THE CHECK LIST

VOLUME 10 NO. 4 ISSUE 40 October/December 1979

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State Bank of Alice, A. L. Bayley, Cashier, Alice, N. Dak.

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NEW COLLECTABLES SHOW

Certain to be of interest to CCRT members is a two day show to be held March 29 and 30 in Chicago. The National Collectables Show will feature a 150 table bourse not of coins but of tokens, medals, post cards, paper money, stocks & bonds, checks, and related items. The show is still in the planning stage and has not been officially announced, but is tenatively schedualled for March 29 and 30 at the Rosemont Holiday Inn near O'Hare International Airport. In addition, a number of seminars are planned on the various collecting fields that will be represented at the show. Your editor has been invited to talk on checks and check collecting and it is hoped that someone will be present to talk on stocks and bonds. For more information on the show, write to Paul Cunningham, Box 1, Tecumseh, Michigan 49286. Once the show has been announced, CCRT will plan an informal get-together at the show.

IN MEMORIAM

We were saddened to learn of the death this fall of Maurice M. Burgett. Though he was not a member of CCRT I'm sure many of our members will remember him as an avid collector of notes, scrip and checks of Kansas and Oklahoma. He authored a number of articles on the paper money issues of those two states and was one of the major contributors to the soon to be released catalog of Kansas and Oklahoma obsolete notes.

STRAWBERRY TOKENS

The July 1979 issue of the Missouri Journal of Numismatics contains an interesting article by Michael G. Pfefferkorn on a series of tokens used around the turn of the century in southwest Missouri to pay strawberry pickers. What is most interesting about these tokens is that most were issued by banks in the area. It is not clear why the tokens were issued by banks and not the packing companies. Whatever the reason, they are a fascinating series. A copy of the journal may be obtained by writing the author at Box 2829 Maryville Gardens Station, St. Louis, Missouri 63111.

NASCA SALE

NASCA's November 12-14, 1979 sale had several lots of interest to CCRT members. Lots 105 thru 124 were Confederate bonds in denominations from $100 to $100,000. The highest price realized was on a $1000 bond (Criswell 10) which brought $300 on a $100 estimate. All of the bonds brought more than the estimate. Lot 125 a group of 25 Confederate interim certificates brought $190 and lot 126, a pair of Confederate treasury warrants brought $65. Lots 186 thru 194 consisted of a large number of Clearing House and Depression scrip including a sheet of Oklahoma City depression scrip. Lot 199 was an assortment of 17 stocks and bonds including two school bonds of the 1930's, an 1868 $500 bond issued by the Susquehanna Steam Lumber & Lathe Mills & Lumber Drying Company, and a stock certificate on the Spotswood Land & Mining Company of Virginia. The lot brought $70. One of the most interesting lots in the sale was #200, a group of 14 specimen travelers checks, all before 1930 and most before 1914. Issuers included American Express Company (1927); First National Bank (NY ? 1914 or earlier); American Bankers Association (before 1914); and Central National Bank of Peoria, Illinois (dated 191-). This lot brought $330 on a $100 estimate; an average of $23.50 each. Lot 201 consisted of 110 checks which were poorly described; still the lot brought $215. Lot 202 contained 89 checks including one (illustrated) from the Hershey Chocolate Company picturing a child inside a cocoa bean. This lot gained only $130 on a $250 estimate. There were a number of other checks scattered throughout the sale in addition to a dazzling array of obsolete notes, sheets, printers proofs, fractional currency shields, and counterfeit detectors. Copies of the catalog and prices realized are available from NASCA, 265 Sunrise Highway, County Federal Building, Suite 53, Rockville Centre, New York, 11570.

BAD CHECKS

The November 18 issue of the St. Louis Post Dispatch has an interesting story about Frank Abagnale. At the age of 16, Frank ran away from home and during the next five years made his living writing bad checks. He changed his identity yearly and suceeded in passing $2.5 million dollars in bad checks in all 50 states and 26 foreign countries. He was finally caught in France where he spent six months in prison before being extradited to the U.S. where he spent another four years in prison. Upon his release he decided to make his living at what he knew best -- forging checks -- but rather than passing them, he began teaching bankers how to spot them. What began as a part-time, one man operation is now a $4 million business with 37 employees and branches in Houston and Denver. Frank now makes 200 public appearances a year and is booked two years in advance. One reason for his popularity is that the number of forged checks written in 1978 was up an astonishing 150%. Says Frank, with color copiers and new printing methods, its easier than ever to print your own checks.

BAD CHECKS

How do you spot a bad check ? Here are some tips: first, look for a perforated edge on at least one side of the check. Personal and payroll checks are usually torn from a book or stub; forged checks often have four smooth edges because forgers lack the costly and bulky perforation equipment. Second, check the magnetic numbers on the lower left edge of the check. The first two digits represent the Federal Reserve district in which the bank is located. Forgers often change the district number to slow the check clearing process; the banks assume it to be a printers error. Third, there should be three numbers in the upper right hand corner, written like a fraction (for example 67-710/749). This number tells where the bank is and where the check should be sent. Fourth, check the first four digits of the magnetic number in the lower left corner. This number should match the denominator in the fractional set of numbers in the upper right corner. On travelers checks, the first four magnetic numbers should be 8000; on government checks, the first four numbers should be 0000. Fifth, hold the check to the light and look for telltale gloss on the ink of the magnetic numbers. Real checks have dull magnetic ink, which is expensive and hard to get. Forgers use ordinary printing ink which has a gloss. A forged check made on a color copier often will smear to a different color. Sixth, look at the check number itself. Of all checks written on insufficient funds, 90% are drawn on accounts less than a year old. Checks numbered under 150 should be examined very carefully. Seventh, beware of counter checks. Some banks still have pads of blank checks on the counters in the lobby; some banks even give pads of checks to local merchants who keep them beside the cash register. Most of these counter checks are not marked as such, but their magnetic numbers will be incomplete, lacking the account number, and the check number. They usually end in a colon (:) instead of a number. Eighth, travelers checks and cashiers checks are also being forged. Most travelers checks have a watermark which the forgery lacks. Also check the printing; genuine travelers checks are engraved, forgeries are often lithographed. If you suspect a cashiers check is bad, or stolen, call the issuing bank, give them the number of the check, the party it is made out to, and ask for a description of the person to whom it was given. Finally, when you ask for identification, ask for something with a signature on it, and compare it to the signature on the check. They should be in the same handwritting.

Experts point out that more than 400,000 bad checks are written every day in the U.S. Most of these are not for large amounts; the average amount is $45. More than 70% of all bad checks are written between October 1 and December 31 and 62% of all bad checks are written intentionally, either by professional check forgers or by ordinary folks hard pressed for money.

Gibbons Opens Cheque Department

A Cheque Department is the newest numismatic specialty of London's Stanley Gibbons International Ltd. Margaret Noble has been named head of the new department.

With Gibbons since 1972, Ms. Noble originally worked in the stamp catalog department. She transferred to the Currency company in 1973 as assistant to Colin Narbeth, joint managing director of Stanley Gibbons Currency. Since then she has been mainly concerned with bank notes, although she has also been involved with Gibbons' various new ventures such as bonds and playing cards.

The new Cheque Department is a natural progression of the company's bank note dealings. At the moment the hobby is still relatively new, but Ms. Noble is confident that within a few years it will become as established as bank notes. Checks do in fact have many things in common with banknotes. They form an integral and fascinating part of banking history and often the same printers, banks, and, in the case of American checks, the same vignettes were used on checks and banknotes.

Gibbons has already built up one of the leading collections of checks, with particularly fine sections of British and American material. Prices range from under £1 to £350.

Among the many items Gibbons can offer are one of the earliest known English checks, issued by Clayton & Morris of Cornhill in 1664, plus an example from America's first bank, "The Bank" of 1782. They also have some items bearing famous signatures including Jefferson Davis, President of the Confederate States, and Benjamin Harrison, 23rd President of the United States.

The Cheque Department will eventually offer bills of exchange and all other items associated with banking.

Margaret Noble

Bank serves up deli delights

"Yes, teller, that will be one Banker's Loan and two Silver Certificates, with no pickle."

No, banks are not giving out pickles as inducements for customers to start new savings accounts. The "Banker's Loan" and "Silver Certificate" are two items on the menu at the Last National Bank, a Cincinnati, Ohio, restaurant.

Collectors will have a chance to sample the Silver Certificate, "marinated boneless breast of chicken with barbecue sauce," while in Cincinnati at next year's American Numismatic Association convention, scheduled for August.

Earl A. McBrayer, member of the Cincinnati Numismatic Association, host club for the 1980 ANA convention, sampled the Last National Bank menu recently, and reported it to live up to its slogan, "a sociable eatery."

The restaurant is located in what was once the old Cincinnati Federal Reserve bank, built in 1927. A numismatic atmosphere remains, with wallpaper depicting broken bank notes, dummy guards with money bags, cashiers' windows in the walls, and of course, the bank vault.

The Last National Bank is located at the corner of Fourth and Race Sts., downtown Cincinnati.

BANK NOTE REPORTER

The November issue of BNR contains an article on early forms of check protection, written by CCRT member Neil Sowards. Four checks, spanning the years 1837 to 1929, are illustrated in the article. Also in the November issue is the first part of an article on military banking facilities (MBF) and their checks. Shortly after the end of World War II it became clear that U.S. occupation forces around the world needed U.S. based banking facilities. The first bank to offer its services was American Express Banking Corporation in 1945. In 1946 the military selected the Chase Manhattan Bank, First National City Bank, Bank of America, Morgan Guaranty Trust, and American Express to provide branches for U.S. forces overseas and in 1947 the Treasury Department licensed those banks to operate on bases overseas. At first, Bank of America and National City Bank chose to operate largely in the Far East, and American Express concentrated on Europe. Prior to 1970, most of the checks drawn on these accounts were payable only in military payment certificates (MPC) or military scrip, as it is often called. In 1975 there were 213 of these MBF in operation, employing 2300 people, and maintaining 307,000 individual accounts, in 13 different countries.

The December issue of BNR is dominated by checks and stocks and bonds. First is an article by Neil Sowards on whaling checks. Next is the second part of Fred Schwan's article on military banking facilities. Douglas Weaver has a full page advertisement offering stocks, checks and other documents. Doug Ball has an article on Confederate bonds, and Howard and Shelby Applegate have penned an article on grading stock certificates. There is a small article on a 1792 Philadelphia and Lancaster Turnpike Road Company stock which bears a nice vignette. According to the story, this is the earliest stock with a vignette.

PAPER MONEY

The July-August 1979 issue of PM includes a history of the Farmers & Merchants Bank of Greensborough, Maryland and illustrations of some of its notes. Also in this issue is an article on the notes of the Western Exchange, Fire & Marine Insurance Company of Omaha, Nebraska and its connection with the Bishop Hill Colony of Illinois. The November-December issue opens with a Primer on Stock and Bond Collecting by CCRT member Dale L. Flesher and a history of the Washington County National Bank of Greenwich, New York.

WORLD COIN NEWS

CCRT member Trey Foerster has begun a listing of British Commonwealth travelers checks in pound values in the November 20 and 27 issues of World Coin News. The first two installments list travelers checks issued by the following banks: American Express; Arab Bank Ltd.;Australia & New Zealand Bank Ltd.; Banco De Bilboa; Bank of New South Wales; Bank of Scotland; Barclays Bank Ltd.; Bank of Montreal; Commercial Bank of Australia; Commercial Bank of Scotland; Commonwealth Trading Bank of Australia; Thomas Cook & Son; Co-operative Wholesale Society; and Credit Industriel et Commercial. The November 27 issue also has a trial listing of Cuban stocks and bonds. World Coin News is a weekly newspaper covering worldwide coins, paper money, tokens, medals, checks, stocks and bonds. The editor, Russ Rulau, and assistant editor, Trey Foerster, are both CCRT members. An annual subscription to the paper costs 11.50. The address is: Krause Publications, Iola, Wisconsin 54945.

TRAVELERS CHECKS

Speaking of travelers checks, The Peoples Almanac #2 (1978) credits the invention of the travelers check to Robert Harries. According to the Almanac, Robert Harries of the London Exchange Banking Company devised the instrument in 1792 to replace the letter of credit, and it was used in 90 cities around the world. First introduced as " circular notes " with a value of 20 pounds, they were guaranteed against loss and theft. The modern travelers check came into existence in 1891 when Marcellus Berry, a financial wizard, devised the countersignature type used today.

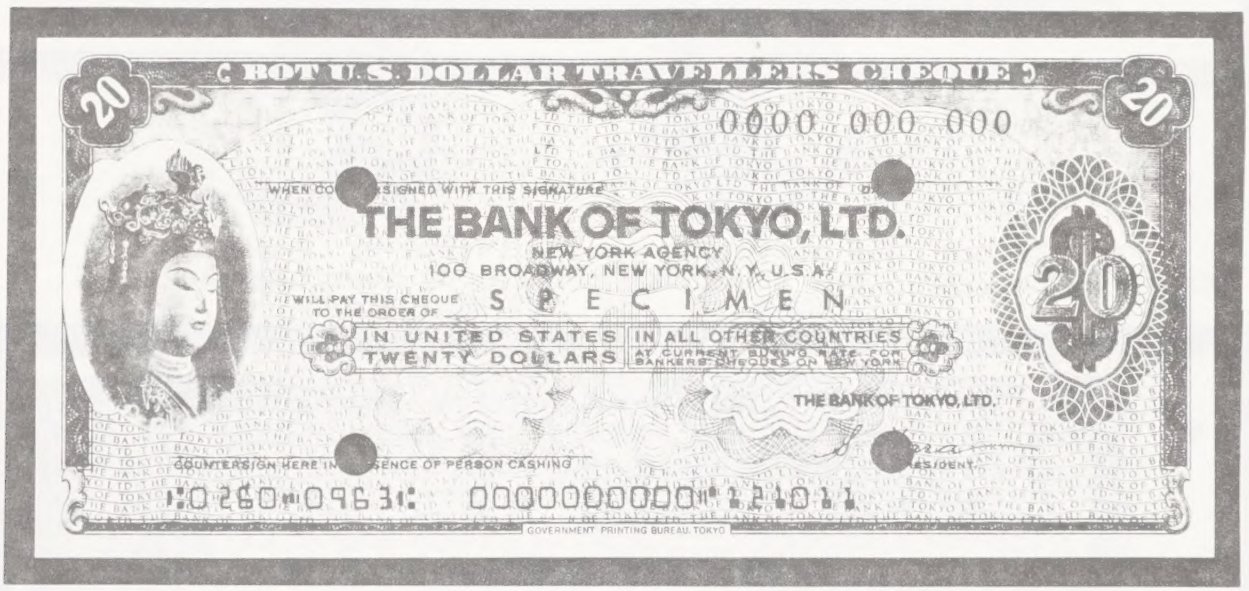
Apparently travelers checks were slow to catch on. I have a number of books in my library on banking and banking methods. Most of them mention travelers checks only in passing, saying only that they are issued in fixed amounts, usually $10, $20, $50 and $100, by the American Bankers Association and by some larger banks. Those issued before the First World War usually had the value expressed in several other currencies as well. The Modern Bank by A. K. Fiske, published in 1904 and 1919 illustrates a $20 travelers check issued by Knauth, Nachod & Kuhne (Bankers) of New York about 1904. Near the bottom of the check is a table giving the equivelent value in British pounds, French francs, German marks, Italian lira, Scandinavian kronor, Dutch florins, Austrian kroner, and in Russian rubles. At the top of the check is a small vignette of an Indian and a farmer sitting with a shield between them. Another book in my library, Practical Bank Operation by L. H. Langston, published in 1921, illustrates the post-war type travelers check, as issued by National City Bank of New York. The $50 check looks much like what we use today, having no vignette aside from a faint underprint in the center.

BOT U.S. DOLLAR TRAVELLERS CHEQUES

This is a specimen of the newly issued (1971) U.S.$20. – Travellers Cheque. It differs slightly from previous issues on the following points:
(A) Omission of pre-encoded figures in the amount field at bottom right-hand corner.
(B) Augmentation of figures of cheque number from 9 spaces to 10.
All other respects including material of paper are not changed from the previous issues, which are equally valid without time limit.

DESCRIPTION: BOT U.S. DOLLAR TRAVELLERS CHEQUES are issued in denominations of U.S.$10.00, U.S.$20.00, U.S.$50.00 and U.S.$100.00, and are identical in all respects except for the indicated value. These cheques are printed on alter-proof paper watermarked with our bank's symbol mark. A vignette of "Kisshoten," a statue which symbolizes the beauty of Japan, appears in the left-hand corner. All cheques bear the facsimile signature of Mr. S. Hara, President of our bank.

PROCEDURE OF ACCEPTANCE: The original owner must, in your presence, affix his signature in the lower left-hand corner. If this signature agrees with the one already affixed at the time of purchase in the upper left-hand corner, you may accept the cheque without requiring any further identification.
When some one asks you to accept the already countersigned cheque, the presenter should be asked to affix a new signature, in your presence, on the reverse side of the cheque. The presenter also should be asked to show you a legal identification document such as valid passport, etc. If it is proved that the presenter is the original owner of the cheque by your comparison of his new signature and the one already affixed in the upper left-hand corner of the cheque, and by your examination of the identification document shown by him, you may accept the cheque.


BOT U.S. DOLLAR TRAVELLERS CHEQUE
20
0000 000 000
THE BANK OF TOKYO, LTD.
NEW YORK AGENCY
100 BROADWAY, NEW YORK, N.Y. U.S.A.
SPECIMEN
IN UNITED STATES
TWENTY DOLLARS
IN ALL OTHER COUNTRIES
AT CURRENT BUYING RATE FOR BANKERS' CHEQUES ON NEW YORK
THE BANK OF TOKYO, LTD.
GOVERNMENT PRINTING BUREAU TOKYO

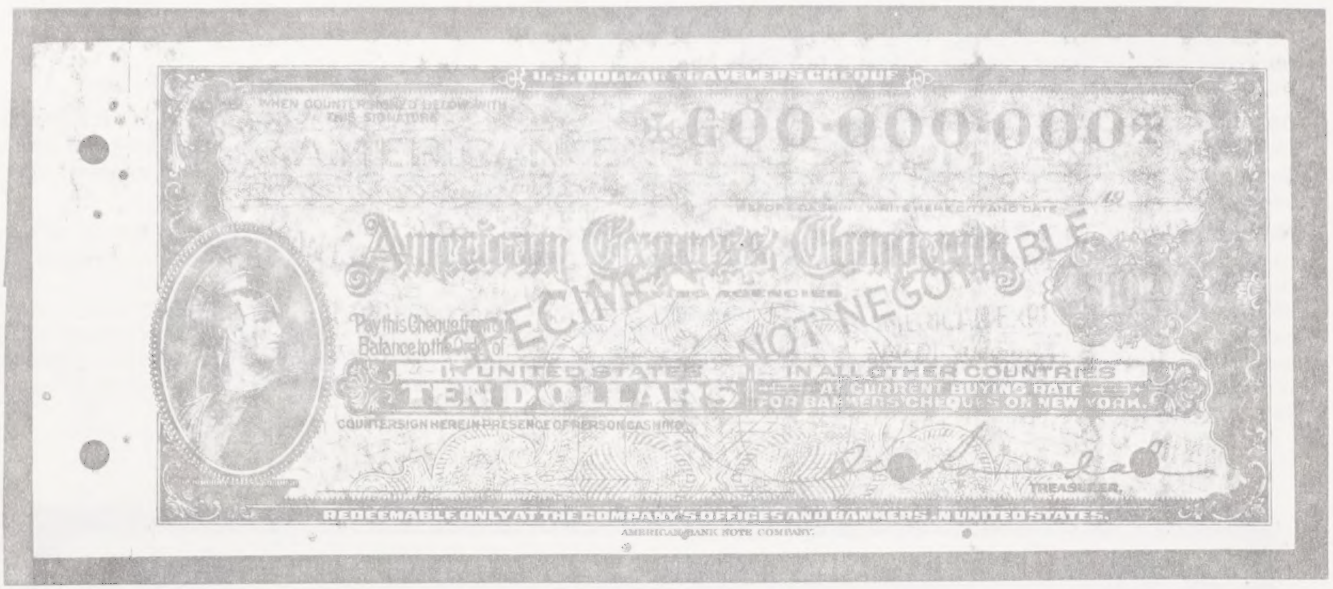
If a cheque is presented by other than the original purchaser, the usual banking precautions covering the negotiation of banker's cheques for third parties should be observed, viz., you should be satisfied as to your recourse on the last endorser even though the signature and countersignature appear to agree.
You are urged to examine each cheque for any evidence of alterations or mutilations. If you find any sign of these, we suggest that you do not cash the cheques, but ask your client to produce another form of payment. If you have any doubt, please send the cheques in question to our Head Office, Tokyo, Japan "for collection".

PAYMENT: BOT U.S. DOLLAR TRAVELLERS CHEQUES are redeemable in the United States of America for the face amount and in all other countries at the current buying rate for bankers' cheques on New York. All charges and expenses (if any) are for account of the holder.

REIMBURSEMENT: Reimbursement is to be obtained by presentation through normal banking channels to The Bank of Tokyo, Ltd., New York Agency, 100 Broadway, New York, N.Y. 10005, U.S.A. for the full face amount.

ANY OF OUR GROUP'S OFFICES NEAR YOU WILL BE GLAD TO ANSWER YOUR INQUIRIES AT ANY TIME.

THE BANK OF TOKYO, LTD.
TOKYO, JAPAN



DON'T LEAVE HOME WITHOUT IT !

A specimen $10 travelers check issued by American Express Company. The check was printed by American Banknote.

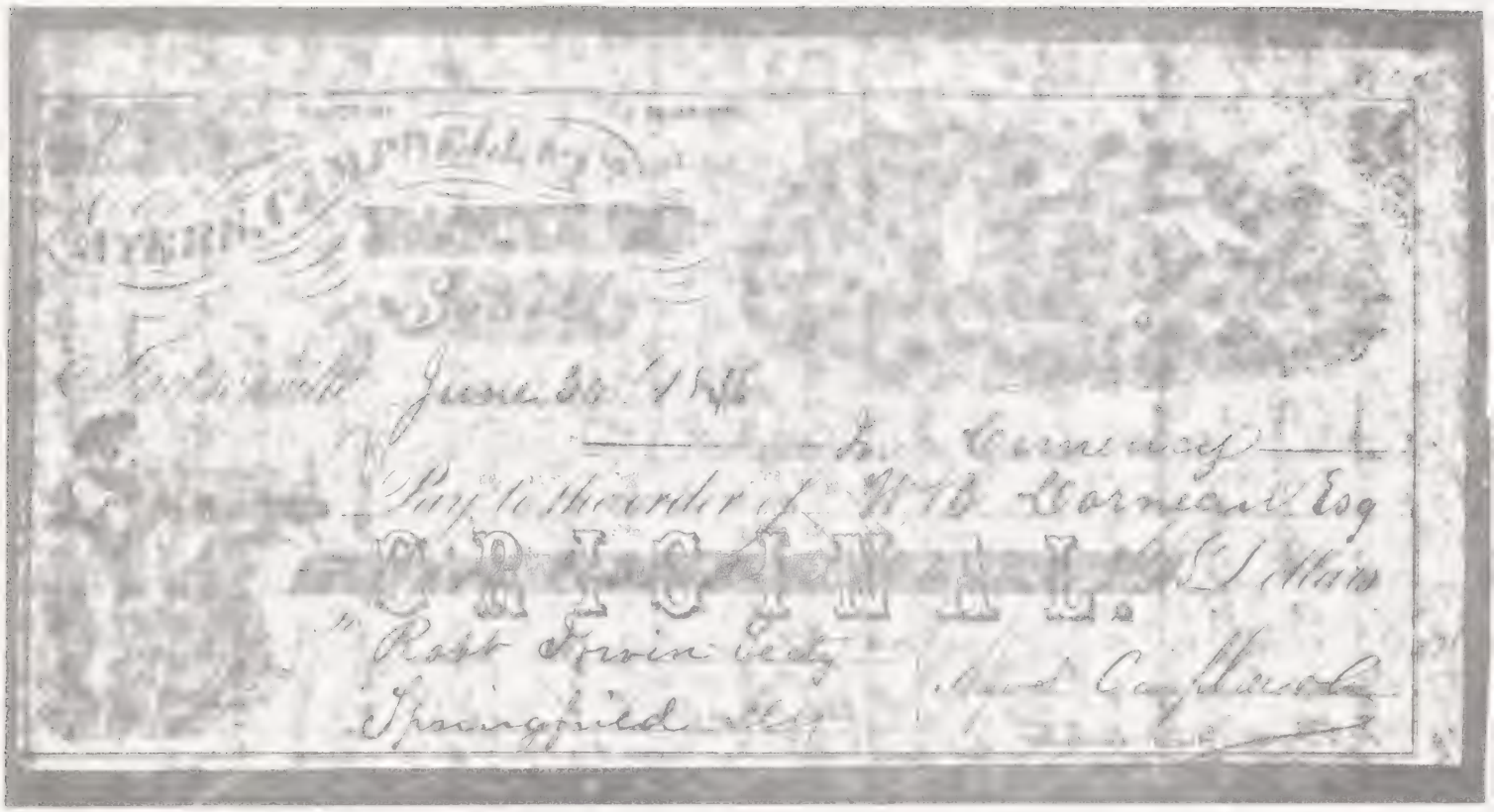
LLOYDS BANK LIMITED

Another specimen travelers check, this one for 20 pounds issued by Lloyds Bank Ltd. of London. The check was printed by Bradbury, Wilkinson & Company -- a well known security printer.

CHECK EXHIBIT BRINGS AWARDS

One of CCRT's youngest and prettiest members, Joan Taylor of Baltimore, captured the First Place Junior awards at both the Maryland State Numismatic Association and the Metropolitan Washington Numismatic Association conventions this year for her five case exhibit on " The Roots of Checks and Check Collecting ". Joan's exhibit introduced the viewers to check collecting, showing the classifications of checks, vignettes, tax stamps and other features. Viewers showed quite an interest in this exhibit since it was probably the first such exhibit on checks to appear in the Maryland - D.C. area.

CCRT DUES ARE PAYABLE ON JANUARY 1ST !!!!

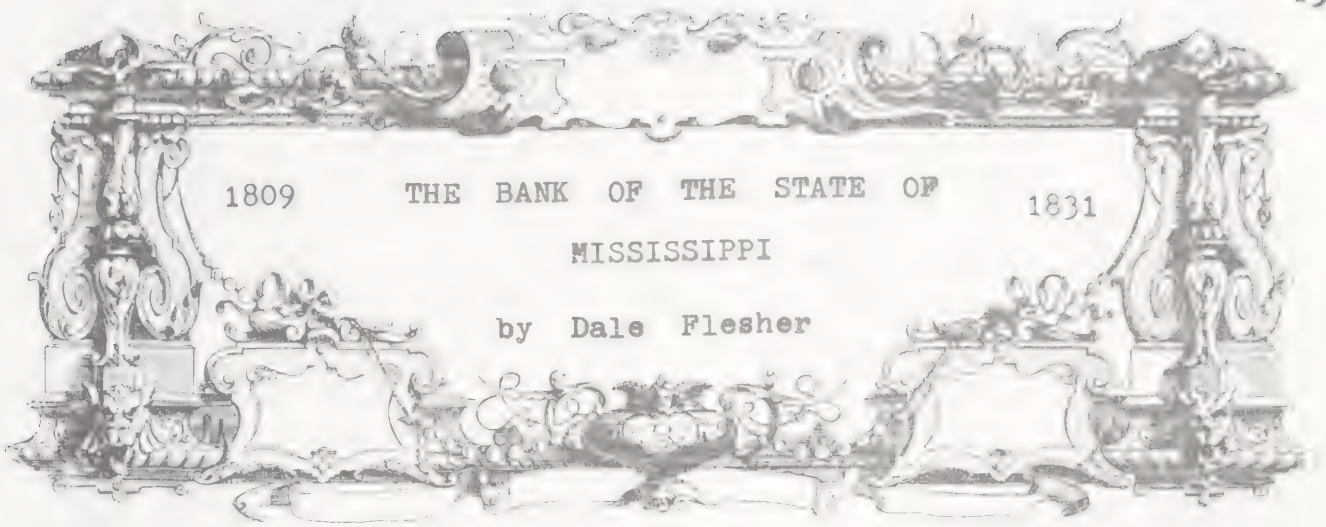


AYERS, CAMPBELL & CO. BANKERS

The bank of M. P. Ayers & Company of Jacksonville, Illinois was organized in 1852 by Marshall P. Ayers. For a time in the 1850's, the bank was known as Ayers, Campbell & Company as evidenced by the check above. Some time afterwards, the title was changed to M. P. Ayers & Company and this title was used until 1901 when the bank received a national charter as the Ayers National Bank (#5763). In 1914 Ayers National absorbed its competitor, the Jacksonville National Bank, but fell on hard times during the Depression and closed in November 1932.

The check shown is dated June 30, 1856 and is marked payable " In Currency ". The imprint at the bottom reads: Draper, Welsh & Co. Philada. Checks of this same design are also known with the title changed to M. P. Ayers & Co. Some of the checks have the word ORIGINAL overprinted in red while others do not.

Ayers & Company does not appear to have issued any notes during the 1850's or 1860's. The bank did, however, issue notes under its national charter, and nearly half a million dollars worth are reported to be outstanding.



Mississippi's first bank was incorporated under territorial law on December 23, 1809. The bank did not actually open for business until June 10, 1811. Until February 4, 1818, the name of the institution was the "President and Directors and Company of the Bank of the Mississippi." When Mississippi became a state (1817), the name was changed to the "President, Directors and Company of the Bank of the State of Mississippi. The bank's home office was in Natchez, which was then the agricultural, commercial, and economic capital not only of Mississippi, but of the entire Southwest. In 1819, branches were opened in Port Gibson and Woodville, and in 1831 in Vicksburg. The bank and all of its branches ceased operations on December 31, 1831, in favor of the Planter's Bank (which has a rather infamous history since it later defaulted on millions of dollars worth of bonds which had been sold in England.

Mississippi's first bank was an institution of great geographical influence, as it was a monopoly bank during the first 22 years of the state's banking history. The bank was a moderately large institution, having total resources which were nearly triple those of the average of all state banks in the United States at that time. The bank was unusual for the period in that its operations were ultra conservative at a time when banking excesses were common throughout the South. The bank served as the official bank of the state of Mississippi from 1818 through 1831. Surprisingly, however, its relationship with the state government was only slightly cooperative. This was in sharp contrast to the experiences of many other states where politics dominated banking. The bank did not act as a fiscal agent for the state by either issuing or redeeming state debt.

The reason that there was a delay of a year and a half between the chartering of the bank and the opening of its doors was because the charter required that a minimum of

No.

Shares,

No. to No.

dated

Bank of the State of Mississippi.

No.

These are to Certify, THAT

do hold, and entitled to,

Shares in the Capital Stock of the *President, Directors and Company* of the BANK OF THE STATE OF MISSISSIPPI, from No.

inclusive; to be holden by the said Executors, Administrators and Assigns; but no transfer thereof shall take effect till the same be entered in the books of the Company, on the return of this Certificate.

NATCHEZ, *day of* 182

PRESIDENT.

CASHIER.

$50,000 of capital stock (shares were $100 par) had to be subscribed to before the bank could begin operating. Half of this had to be paid-in capital in the form of gold. This paid-in requirement was much more rigid than that of most banks of the time. It was the requirement that $25,000 in gold had to be available before opening that caused the delay in the bank's opening. Winthrop Sargent was the first chairman of the bank's thirteen member board of directors. The first president was apparently Stephen Minor who served from January 6, 1812, until his death in October, 1815. There is no record that the bank had a president prior to 1812. The bank had a total of 32 shareholders when it opened for business.

The first cashier of the bank was Gabriel Tichenor, a young lawyer, who began working on April 13, 1811, three months before the bank opened. Tichenor served throughout the bank's life and was the only cashier the bank ever had.

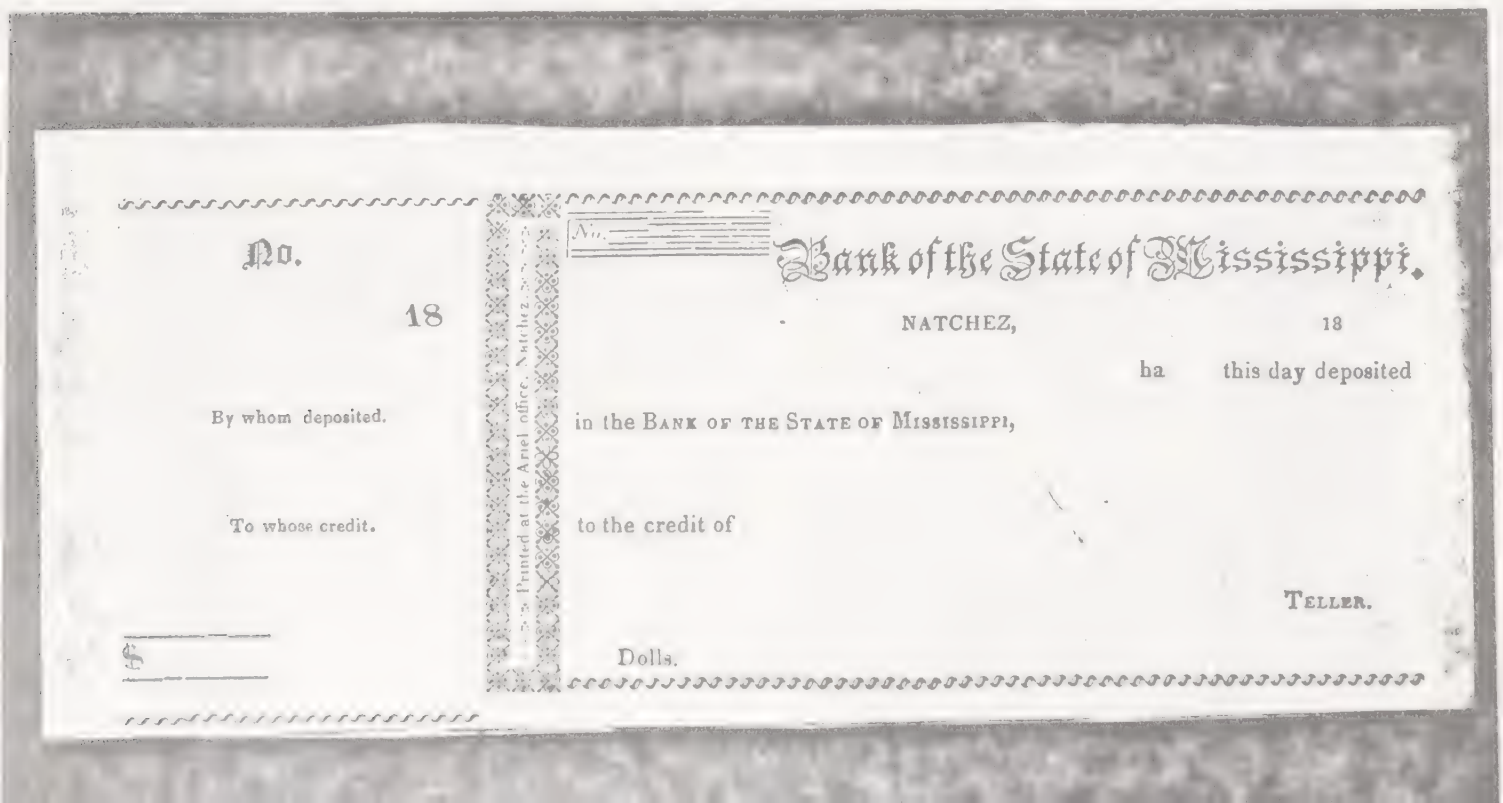
The Bank of the State of Mississippi was a monopoly bank. The state legislature agreed in 1818 not to charter any other banks. In return, the state was given the option to buy up to one-fourth of the bank's stock. Legislators felt that by prohibiting other banks, the stability of the state's financial system would be strengthened. The existence of a banking monopoly was a unique facet of the Bank of the State of Mississippi. No other Southern state had a monopoly bank. Other states such as Tennessee, Alabama, and Georgia had from four to twenty-four banks by 1830. Another difference is shown in the ownership and control. In Georgia, Alabama, and South Carolina, the state banks were owned and controlled by the state government--not private entrepreneurs.

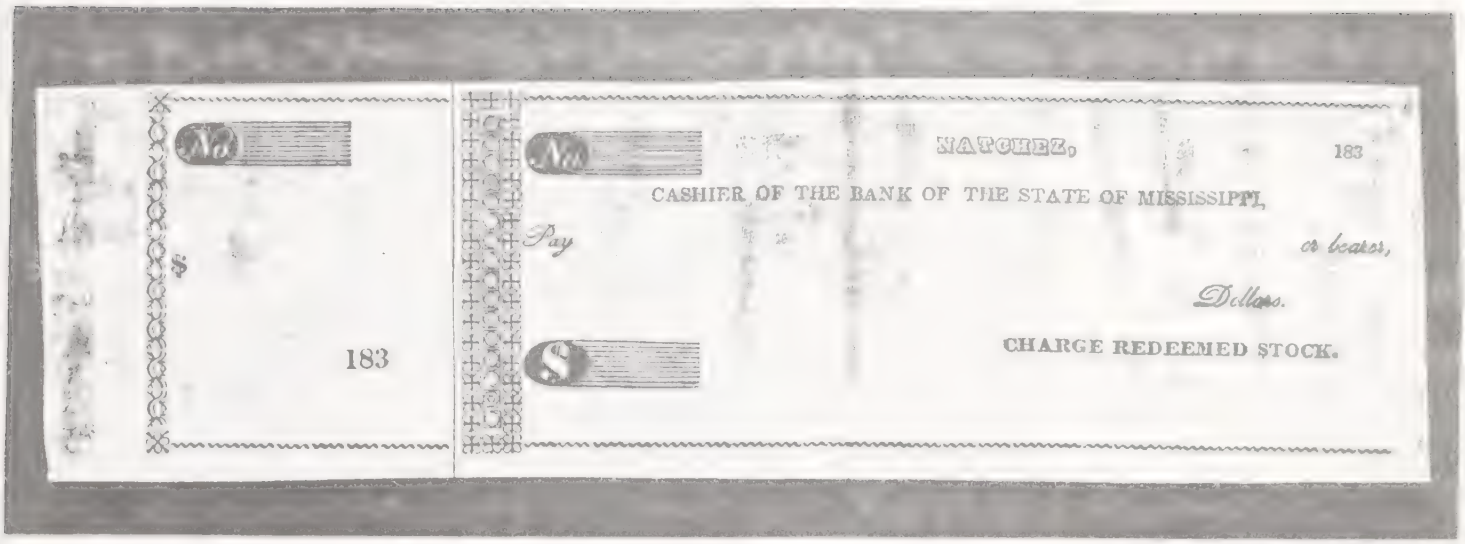
The period of time in which the bank operated was a prosperous time in Mississippi's history because lands were fertile and cotton prices were high. At least this was true after 1815. Prior to 1815, the war with Great Britain kept cotton prices low. The degree of prosperity in the area can be illustrated by the wealth of some of the citizens. In fact, in 1820, there were only 25 millionaires in the entire United States. Of these, 17 lived in Natchez. By 1830, the bank's capital (including both paid-in and earned surplus) was $1,157,908. Demand obligations, which included banknotes and checking accounts, totaled $1,887,835.

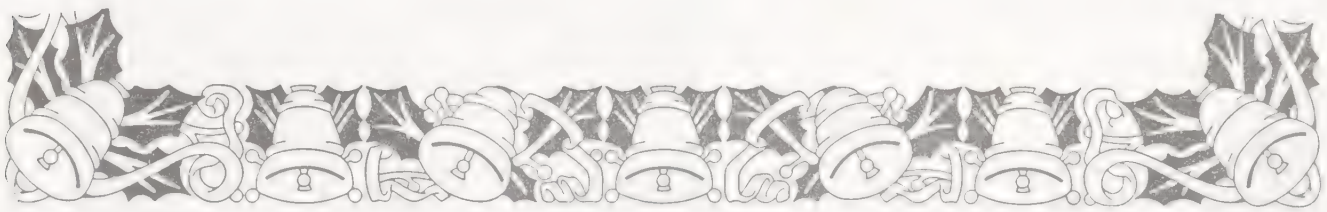
The Bank of the State of Mississippi was among the most stable in the country at that time, primarily because of the bank's conservatism. The bank's conservatism can be partially attributed to its agricultural base. Since most loans were to planters, a crop failure or a drop in cotton prices would have seriously jeopardized the bank's ability to keep operating. Thus, rapid expansion was prevented.

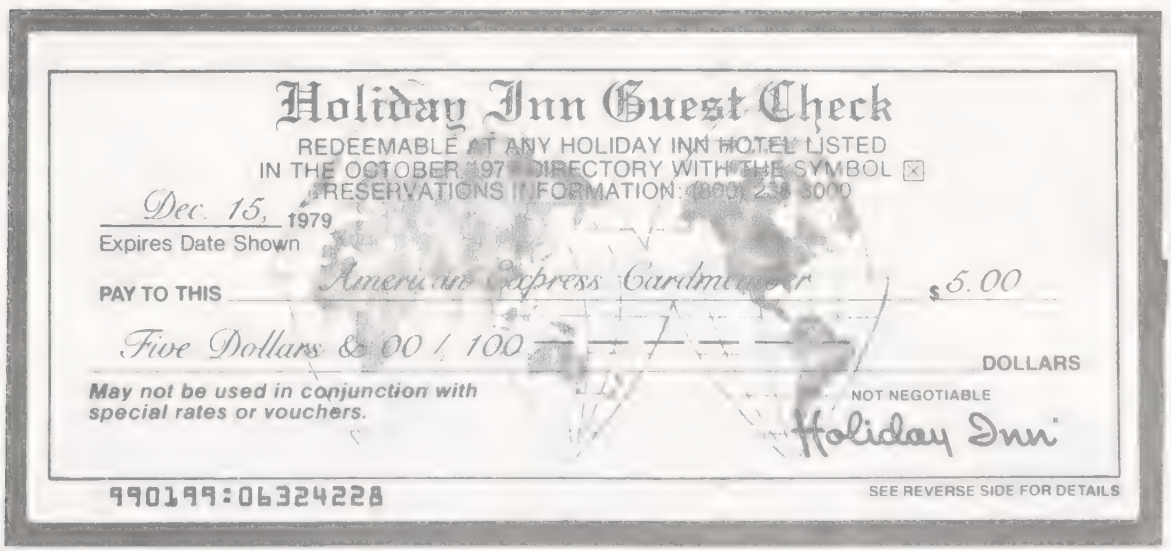
By 1830, the majority of the state's population lived outside of the immediate Natchez area. Although Natchez was still the commercial center of the region, the potential for economic growth had shifted to the interior of the state. It was the challenge of serving this interior frontier area that faced the bank during the late 1820's. Due to the bank's conservatism in expanding capital within the state, it was not able to fully service the needs of the new planters in the interior. The bank's conservatism led to the legislature in 1831 seeking to increase the banking capital in the state. This was accomplished by establishing a new bank, the Planter's Bank, which was 2/3 owned by the state. Legislators saw in this new bank easy credit for their constituents. Although the legislature did not require the Bank of the State of Mississippi to close, the bank's directors felt that they could no longer compete. Thus, the Bank of the State of Mississippi closed its doors on December 31, 1831, in favor of the Planter's Bank and its many branches. Stephen Duncan was the third and last president of the Bank of the State of Mississippi.

The Bank of the State of Mississippi was at one time one of the major banks in the United States. It was a monopoly bank located in the richest region of the country. The bank's unique history makes any remaining artifacts quite interesting to historians and collectors. Primary source materials relating to the bank exist in considerable abundance, many of them housed in the Mississippi Department of Archives and History. Other materials, such as the stock certificate, deposit receipt, and check accompanying this article, are in the hands of individual collectors.







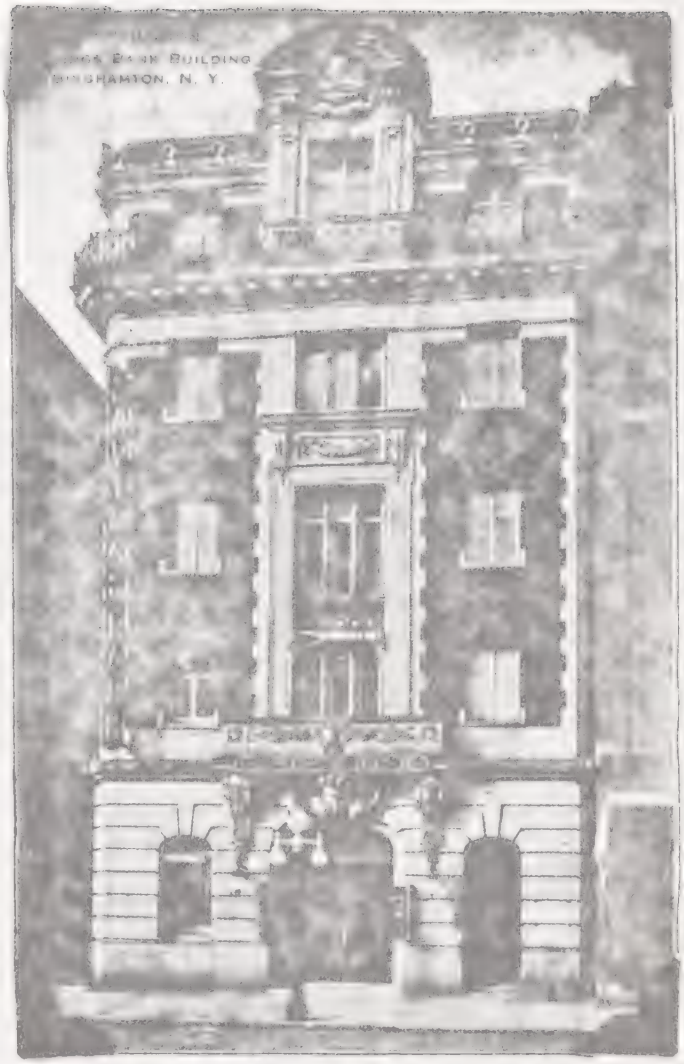

Holiday Inn Guest Check
REDEEMABLE AT ANY HOLIDAY INN HOTEL LISTED
IN THE OCTOBER 197 DIRECTORY WITH THE SYMBOL ☒
RESERVATIONS INFORMATION (800) 238 8000
Dec. 15, 1979
Expires Date Shown
PAY TO THIS American Express Cardmember
$5.00
Five Dollars & 00 / 100
DOLLARS
May not be used in conjunction with special rates or vouchers.
NOT NEGOTIABLE
Holiday Inn
990199:06324228
SEE REVERSE SIDE FOR DETAILS

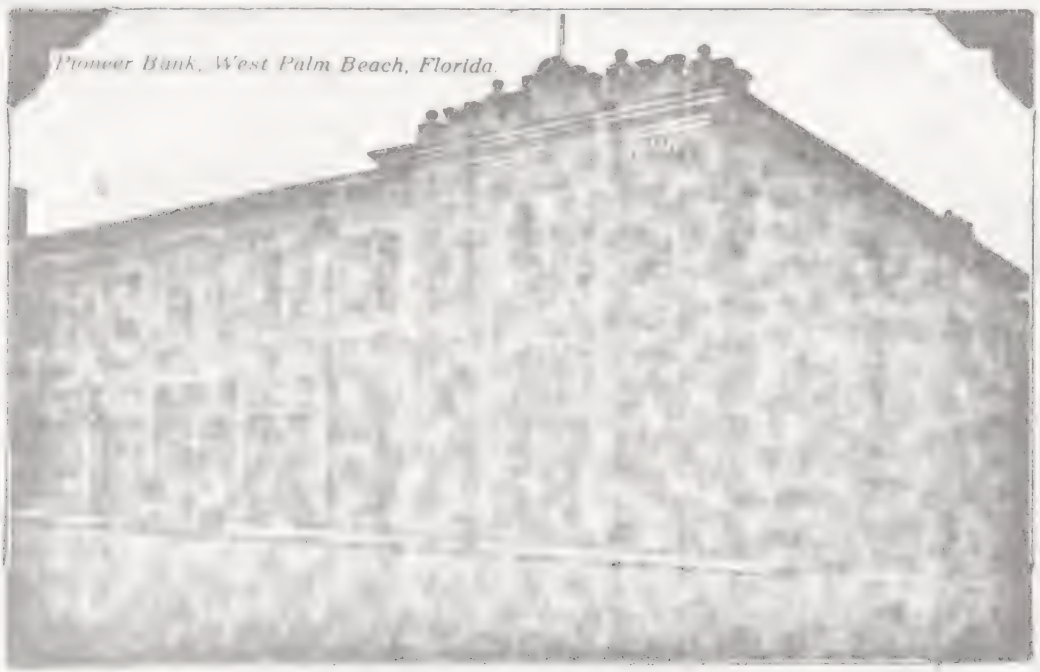
HOLIDAY INN BEARER CHECK ? Well almost. The green and blue check shown above was redeemable for $5.00 at any Inn listed in the October 1979 directory with a particular symbol. The " check " was issued about the same time and brings to mind the United Airlines Half Fare coupons. The latter were good for half fare on any domestic flight prior to December 15. The United coupons were issued to promote ridership following a strike. The Holiday Inn coupons were issued to American Express card holders.

BANK BUILDINGS
COME IN
MANY SHAPES
& SIZES

Martha's Vineyard National Bank, Vineyard Haven, Mass.

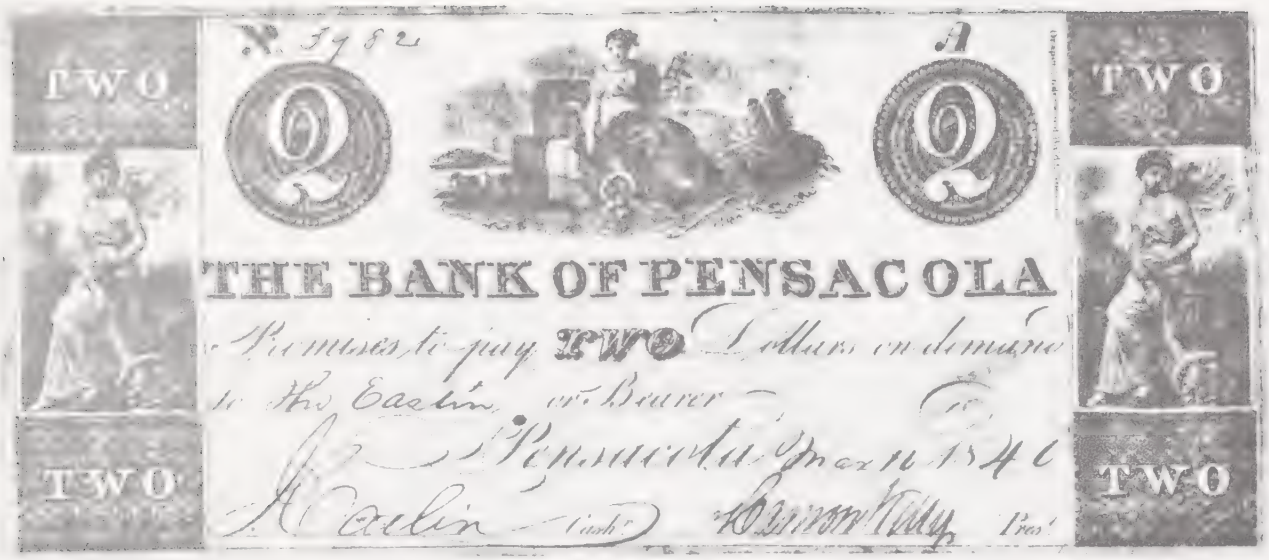
First National Bank, Elmer, New Jersey


BINGHAMTON, N. Y.


Pioneer Bank, West Palm Beach, Florida.

Erie County
Savings Bank
Buffalo, N. Y.

DEPOSIT BANK, SAN JOSE, CALIFORNIA.



PHILIP A. PFEIFFER COLLECTION

FROM THE BOOKSHELF

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PENSACOLA'S CURRENCY ISSUING BANKS 1833 - 1935
by Philip A. Pfeiffer Pensacola, Fla. 1975

A fascinating 87 page book on the banks of Pensacola Florida, profusely illustrated with notes, scrip, checks, tokens and postcards showing the bank buildings. This book lists several notes and contains much information not found in Freeman's catalog of Florida obsolete notes.

THE UNITED STATES TREASURY: A PICTORIAL HISTORY
by Gene and Clare Gurney New York 1978

An interesting history of the Treasury Department and its many branches. The book contains many vintage photos of the interior and exterior of the treasury buildings and many other interesting pictures, including some revenue stamps, various bank notes and scrip, scenes in the Bureau of Engraving & Printing, and a photo of the real Elliot Ness. Also shown here are checks drawn on the Assistant Treasurer of the U.S. (New York and Washington) and on the Treasury at Washington in behalf of the Navy (1837). There is also a chapter on government bonds issued by the Treasury, and several are illustrated including a $50 Five-Twenty of 1862. The 216 page hardback book sells for $12.95 and is well worth the price.

Introduction To

In went the gold dust. Out came the coins from the Clark, Gruber and Co. Bank and Mint. Coins and patterns produced from this early private Mint are on display at the Denver Mint where a new sales area was scheduled to open June 18.

BANK TOKENS

Though they are seldom seen today, tokens of many kinds were in widespread use in the United States prior to 1945. Most were made of brass or bronze, though after 1890 an increasing number were made of aluminum. The western gold rushes of the 19th century resulted in an extensive series of gold tokens from California, Oregon and Colorado. During and after the Civil War, tokens were also made from cardboard or cardboard with a thin brass shell on one or both sides. During the Second World War when copper and aluminum were in short supply, token makers resorted to fiber material, usually red in color.

At this point, we should define the term " token " and the closely related term " medal ". Simply put, a token is a piece, usually of base metal, which is used in place of money. A token can therefore be spent, but usually only at the place of issue. Tokens usually have wording such as " good for 10¢ in trade " or " good for 25¢ in merchandise " and are often called trade tokens or " good fors ". The term " medal " refers to a piece whose primary purpose is advertising the business of its issuer. Such pieces are also known as store cards since they were the predecessor of the modern business card. Into this class also fall the various souvenir and commemorative pieces put out by individuals, businesses and other bodies. It should be noted that the term " medal " also refers to military medals, orders and decorations, and to similar pieces designed to be worn,

The earliest tokens used in America were those of the colonial period (1600's and 1700's). These in fact formed the major currency of the country aside from various foreign coins and later, paper money. Even after the United States opened its own mint in the 1790's, coins were in short supply. Silver coins tended to go to Europe, where the silver in them exceeded their face value. This is why the weight of U.S. silver coins was reduced in 1837 and again in 1853. This is also why the coinage of dollars was discontinued in 1803; they were being shipped to Europe and melted down.

Small coins, one cent and five cent pieces, were in very short supply, particularly in the midwest. Prior to 1908 these coins were minted only at Philadelphia and tended to stay in the east. During the Civil War coins of all sorts -- even cents -- were hoarded and soon disappeared from circulation. As a result, a vast array of one cent tokens were produced and used all over the country, particularly in the east. Known as Civil War tokens, these peices fell into two broad classes; patriotic tokens (which carried legends such as Union Forever; Our Army; Our Flag, Long May It Wave; and so forth) and merchant tokens. These later were issued by merchants and carried their advertising on one side.

The earliest North American bank tokens were those issued in Canada in the 1830's and 1840's. These tokens were Canada's first coins and are listed in every Canadian coin catalog. The tokens were issued in denominations of ½ penny, 1 penny and one sou by the Banque du Peuple (1837-1839); the Bank of Montreal (1837-1845); the City Bank (1837); the Quebec Bank (1837-1852); and the Bank of Upper Canada (1850-1857). The Bank of Upper Canada tokens are quite attractive and yet very inexpensive. Most can be bought today for a dollar or two.

During the 1830's and 1840's the United States suffered a severe depression caused largely by Andrew Jackson's veto of the bill to recharter the Bank of the United States. This period was known as the " hard times " and there exists an extensive series of tokens of that period known as hard times tokens.

Most of these tokens are of the same size and composition as the then current large cent and most of the legends and designs are political in nature. They were issued as a sort of political cartoon, attacking Jackson and his sucessor, Martin Van Buren. Though they refer to the Bank of the United States and to banking in general, it is unlikely that any of them were actually issued by a bank. Still, they should be included in one's collection of bank tokens.

The earliest tokens actually issued by a bank in America, to my knowledge, are the territorial gold pieces issued out west. In 1849 the Miners Bank of Wright & Company, San Francisco, California, issued an undated $10 gold piece. The California Bank of E. E. Dunbar & Company issued a $5 gold piece dated 1851. In addition, a $20 gold piece is said to have been issued by the bank of James King of William & Company in 1851.

In Colorado, the banking firm of Clark, Gruber & Company issued $2.50, $5, $10 and $20 gold pieces in 1860 and 1861. Their private mint later became the Denver Mint. At Georgia Gulch, Colorado, J. J. Conway & Company, Bankers issued $2.50, $5 and $10 gold pieces in 1861. There were a number of other firms in California and Colorado that issued gold coins. Some of these firms may have acted as bankers though most were simply gold exchanges.

During the Civil War, an estimated 11,000 different tokens were issued by firms all over the country. Of these, only one is known to have been issued by a bank. The Sandwich Bank of Sandwich, Illinois issued a token bearing the name of its president, M. B. Castle. Actually, two varieties of this token are known, one with W. B. Castle and another with the W. changed to an M. The correct initial, however, is M, for Miles B. Castle, who founded the bank in 1856 and served as its president until his death in 1900. Mr. Castle hailed from New York and went west in 1855 expecting to begin a lumber business at Chicago. He ended up in Sandwich were he organized

the bank as a sideline to his lumber business. In 1866 his nephew, Frederick S. Mosher, joined him as cashier. In 1919 the bank's title changed to the Sandwich State Bank, by which name it is still operating today. Mr. Castle also founded the Kendall County Bank at Yorkville, Illinois in 1870.

Civil War tokens were not popular with everyone, since they were only as good as the promise of the issuer to redeem them. To overcome this problem, an enterprising New Englander, John Gault, hit upon the idea of encasing U.S. postage stamps in a thin metal shell and circulating them at the value of the stamp. The tokens would thus circulate anywhere in the country since the stamps were good anywhere in the country. Gault patented his idea in August 1862 and some 32 merchants are known to have issued encased postage tokens produced by Gault. Of these issuers, only one was a bank. The bank of Weir & Larminie, Montreal, Canada issued encased postage tokens in denominations of 1 cent, 3 cents, 5 cents and 10 cents. Why a Canadian bank would issue U.S. postage tokens is not known. Seemingly, the bank did a large business in the United States.

The majority of bank tokens, however, were produced from the late 1800's onward and most of these were produced from the First World War onward. These can be divided into two catagories, " good fors " and " advertising ". The " good for " pieces, as their name implies, were good for something. They could, under certain restrictions, be spent, deposited or redeemed for specified goods or services. The advertising pieces were used primarily to advertise the bank or to commemorate its opening, remodeling or anniversary.

GOOD FORS. The most extensive series of this category are the brass, half dollar size pieces with an illustration of the bank building and/or the name of the bank on one side and on the reverse an inscription indicating that the token is good for 50¢ if deposited into a new savings account of five dollars or more and left there for at least 12 months. Four per cent interest was to be paid on this account. This series is the most attractive and probably the most desirable of all bank tokens.

Another interesting and unusual series of bank tokens are those issued in connection with the strawberry industry of southern Missouri. The Miners & Merchants Bank of Aurora, Missouri issued a token good for ½ crate (of strawberries); the Union Trust Company of Carthage issued tokens for one quart and one tray, all of which picture a berry. Most of the Carthage pieces are counterstamped CSA, for the Carthage Strawberry Association. The Duenweg State Bank at Duenweg,

Missouri issued one quart, one tray and one crate tokens. The Joplin National Bank issued one tray and one crate tokens, while the Farmers Bank of Mt. Vernon issued one quart, four quart, six quart and one crate denominations. The Bank Of Sarcoxie issued values of one quart, one tray, six quarts, and one crate, all of which have a berry on the reverse. The Sarcoxie pieces are the only ones that can be dated with any precision. The bank was organized in 1883 and was suceeded by the First National Bank in 1900. Since they are all made of aluminum and aluminum did not come into common usage till the 1890's, the tokens must have been made in the 1890's. As for the other banks, the Miners & Merchants Bank was organized in 1892 and closed sometime between 1906 and 1912. The Union Trust Company was organized 1913 and closed in 1932 or 1933. The Duenweg State Bank was organized in 1912 and closed sometime between 1931 and 1947. The Joplin National Bank was chartered in 1890 and changed its title in 1929. The Farmers Bank of Mt. Vernon was organized in 1890 and closed sometime between 1930 and 1947.

Just why these tokens were issued by banks is not known. It is believed that the tokens were used to pay migrant workers for picking the berries, and if so, the tokens should have been issued by the land owners or the strawberry companies. From contemporary reports we know that the tokens were accepted as cash by merchants in the towns of that area. In 1922 a secret service agent in Joplin observed these tokens being used in place of true money and reported the situation to Washington. It is believed that the use of tokens ended at that time, though this has not been confirmed. In any event, the strawberry industry largely died out during the 1930's.

Some other " good for " bank tokens include a set issued by the Federal Reserve Bank of St. Louis, in values of one cent, three cents and ten cents, for use in its cafeteria; a bronze token issued by Guaranty Trust Company of Richmond, Virginia which is good for $10 if the holder obtains a real estate loan during 1928 from that institution. There is also a token issued by a bank that is good for train fare to a certain real estate development if one buys real estate there.

ADVERTISING. The tokens of this type produced during the 19th century are often called " store cards " or " Miller listed pieces " (after Donald Miller, who did a catalog of 19th century store cards). A few bank tokens are also listed in Benjamin Wright's catalog of store cards, published in 1901 (and still available in reprint). The 19th century and early 20th century bank tokens are often very ornate and quite attractive. Most are brass

or aluminum and the die work is usually quite good. After the 1930's however, most bank tokens were rather poorly made. The materials used are usually aluminum, wood or even plastic. Quite a number of banks during this time issued encased pennies -- that is, a penny surrounded by a wide aluminum ring on which the issuer has his message stamped. The aluminum ring is usually round but is also known in the shape of a horseshoe (for good luck) and in other shapes. Some of these encased cents were actually issued as key chains.

Commemorative tokens (or medals) have been issued by many banks. Many are in the form of encased cents or wooden nickels. The best, however, are those struck in bronze. The art work on some of these bronze pieces is beautiful; some of the pieces measure up to five inches in diameter ! There is a lovely piece issued by the Marine National Exchange Bank of Milwaukee on its centennial in 1939. The obverse shows an oldtime pilot in raingear at the wheel of his ship, while the reverse lists the four banks that merged in 1930 to form the Marine National and the dates of their organization. The Bank of Pittsburgh N.A. issued a handsome three inch bronze medal on its centennial (1910), picturing the bank building on one side and on the back, the legend: In commemoration of the one hundredth anniversary of the founding of The Bank of Pittsburgh National Association. The Oldest Bank in the United States west of the Allegheny Mountains 1810 - 1910.

Some banks are more practical though. The Universal State Bank of Chicago issued on its 10th anniversary (1927) a 2½ inch mirror with a view of the entrance to the bank on the back. The West Side Bank of Milwaukee has issued 1½ inch aluminum medals with scheduals of the Milwaukee Braves home games. Many other banks during the 1960's and 1970's issued aluminum medals with baseball and football scheduals. One Missouri bank even issued a medal advertising a motion picture that was playing in town at that time (1920's or 1930's).

OTHER TYPES. Listed in the back of the Red Book are some curious medals or tokens known as Lesher Referundum Dollars. Lesher, a silver mine owner at Victor,Colorado issued these tokens to promote his notion that silver should be more widely coined and circulated. Several different types were produced including one known as the Bank type. This type is inscribed in part: " will give merchandise or cash at any bank ". The dies used to strike this piece were quickly confiscated by the U.S. government as the piece purported to be more of a coin than a token. It is not clear how Lesher proposed to make his token acceptable " at any bank ".

Another curious piece is described in Miller's catalog of early store cards. The 28mm copper token has on the obverse an eagle and ST. LOUIS POST OFFICE. On the reverse appears STATE SAVINGS ASS. The State Savings Association was organized at St. Louis in 1855. From 1859 to 1888 it used the title shown on the token. The question is, what purpose did the token serve ?

FOREIGN BANK TOKENS. A number of bank tokens are known from Germany during the notgeld years, 1914-1923. These are listed in the various notgeld catalogs, including those by Lamb and by the Emergency Money Society. Some tokens are also known from banks in the German occupied portions of Poland. In Germany, some of the bank tokens are actually a local money, issued for circulation within a particular state.

Quite a number of bank tokens may be found from British Commonwealth countries. Besides Canada, Ireland is known to have issued some early bank tokens. The Bank of Ireland produced 5 pence, 10 pence, 30 pence and 6 shilling tokens in silver from 1804 to 1808 and copper tokens in values of one farthing, ½ penny and one penny during 1822 and 1823. The Douglas Bank Company at Douglas on the Isle of Man produced ½ penny, penny, 1 shilling, 2 shillings 6 pence, and 5 shillings tokens in 1811. The Jersey Bank on the Island of Jersey issued penny tokens dated 1812 and 1813. And in Ireland, William Hodgins, Banker at Cloghjordan produced a penny token in 1858 that circulated in Australia as well as Ireland.

NOT A BANK TOKEN. One bank token that is not a bank token should be mentioned. There is a brass token inscribed something like: " Good for 10¢ when deposited in Home Savings Bank ". This token does not refer to a financial institution but to a child's bank which is kept at home. Apparently some banks sold or gave away these toy banks along with a token to get the child started. Then when the bank was full, the child was expected to deposit the money into a savings accout at the bank. The token was counted at the stated amount when deposited into an account.

PRICING. Bank tokens are becoming increasingly popular with token collectors. As a result they are bringing good prices compared to other tokens of the same age. Pre-1940 tokens are selling in token auctions for $4 to $10 each; but modern tokens (1950's onward) bring only 50¢ to $2 each. Of course, large attractive pieces or historically important pieces will bring more. The following price guide should give a clearer picture of the present values:

1) Canadian bank tokens 1830's - 1850's. $1 to $3 in fine.

2) U.S. Hard Times tokens 1830's - 1840's. $3 to $10 in fine.
There are rare types that will go as high as $400.

3) Territorial gold tokens 1840's - 1860's. Rare.
Over $1,000 each.

4) Civil War token. Sandwich Bank (Illinois). $5 to $6 in fine.

5) Encased postage token. Weir & Larminie (Canada). Rare.
Over $300.

6) Half dollar size bronze token, good for 50¢ or $1.00,
usually with building illustrated (1910 - 1940). $5 to $10

7) Strawberry tokens.

	Aurora, Missouri	Rare.	One known,
	Carthage, Mo.	Common.	$1 to $2
	Duenweg, Mo.	Common.	$1 to $2
	Joplin, Mo.	Rare.	One known.
*	Mt. Vernon, Mo.	Scarce.	$3 to $5
*	Sarcoxie, Mo.	Scarce.	$3 to $5

* Large hoard exists, but not yet on the market.

8) Federal Reserve Bank St. Louis. Rare. One each known.
Guaranty Trust Company Richmond. Scarce to rare.

9) Storecards.

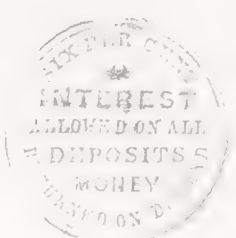
19th century	$5 to $50 each
Early 20th century	$4 to $20 each
Modern brass or aluminum	$1 to $3 each
Modern wood or plastic	25¢ to $1 each
Large bronze	$4 to $20 each
Encased cent	50¢ to $4 each
Mirror	$2 to $30 each

10) Lesher Referundum Dollars. Rare. Over $200 each.
The bank type is the rarest of all.

11) St. Louis Post Office/ State Savings Ass. Rare. $50 to $100

12) Foreign bank tokens.

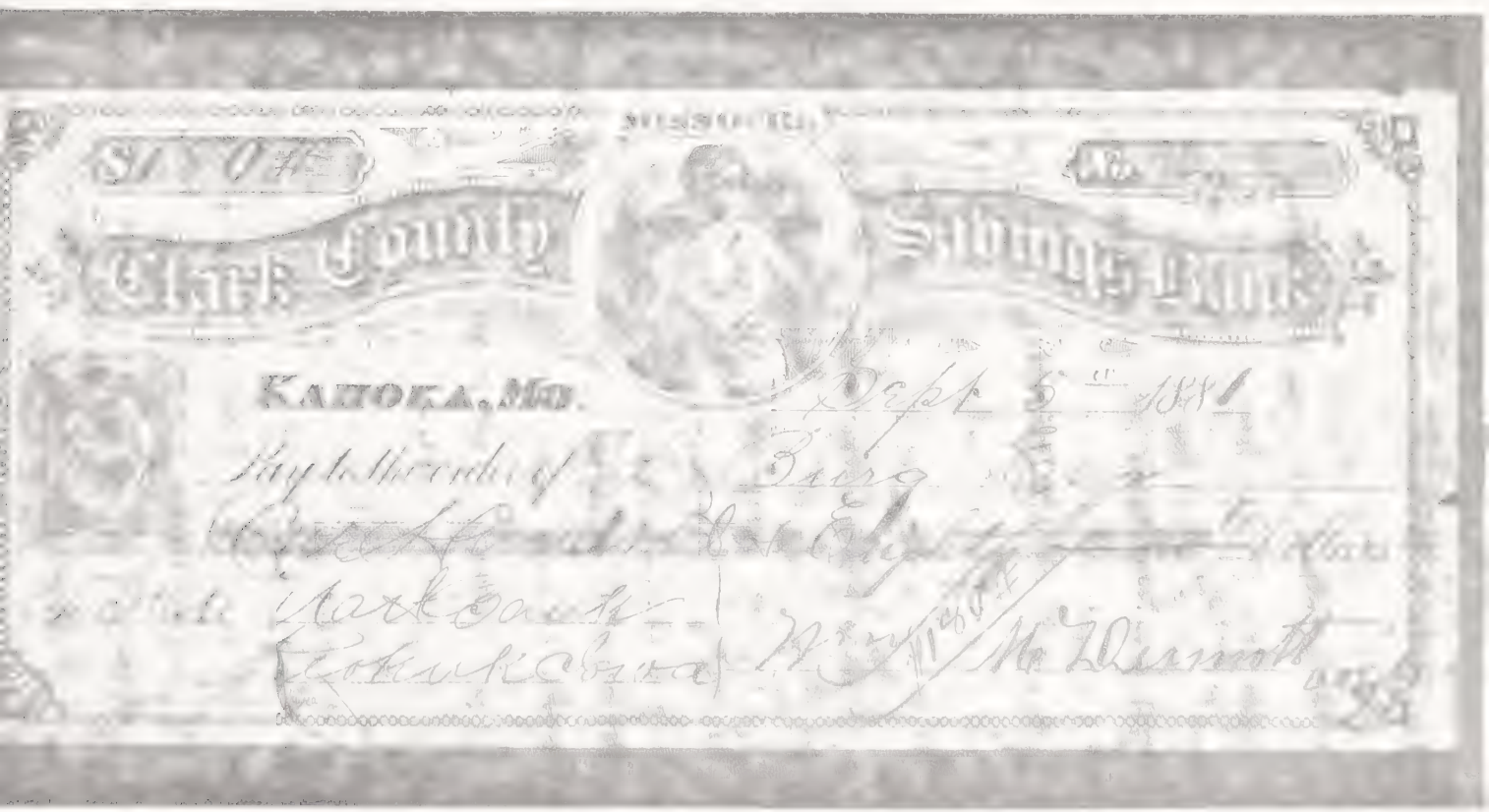
German		50¢ to $5 each fine
Ireland	5p or 10p	$4 to $6 each fine
	30 pence	$15 in fine
	6 shillings	$35 in fine
Isle of Man	½ penny	$50 in fine
	penny	$20 in fine
	1 shilling	$75 fine
	2½ shilling	$250 fine
	5 shillings	$250 fine
Jersey	penny 1812	$125 fine
	penny 1813	$65 fine
Ireland	Hodgins	$15 to $20 fine



NINETEENTH CENTURY BANKS OF MISSOURI

Part Five

This is a listing of every bank, banker and issuer of scrip known to have operated in Missouri during the 19th century. In the right margin, I have indicated collectables known to exist for that bank as follows: checks or drafts (C); banknotes (N); scrip (S); tokens or medals (T); postcards showing bank building (P); published history (H). Anyone having comments or additional information is asked to contact the author: Bruce W. Smith Box 7201 Ft. Wayne, IN 46807.



MCFALL

Farmers Bank Org. 1885 Still operating 1919.
Sucessor to McFall Bank.
McFall Bank Org. between 1876 and 1881. Became Farmers Bank in 1885. Also called S.A. & W.H. Riggs Bank.

MEADVILLE

Bank of Meadville Org. 1891 Still operating 1919.
Goodale, Barger & Company Bank Org. 1883 Closed between 1898 and 1906.

MEMPHIS

Citizens Bank Org. 1874 (others say 1872) Still operating 1919.
Farmers Exchange Bank Org. 1893 Still operating in 1919.
H. G. Pitkin Bank Operating in 1876. Closed by 1890.
Pitkin, Leslie & Company Bank Org. 1872 or 1873. Closed by 1876. Probably became Pitkin Bank.
Scotland County Bank Org. 1872 Closed 1879.
Suceeded by Scotland County National Bank.
Scotland County National Bank Org. 1879 Still operating 1919. N
Suceeded Scotland County Bank.

MENDON

Bank of Mendon Org. 1888 Still operating in 1919.
Bank was originally organized in 1883 at Cunningham, as the Bank of Cunningham. Moved to Mendon in 1888.

MENDOTA

Putnam County Bank Org. 1891 Still operating in 1919.

MERAMEC IRON WORKS

see St. James

MERCER

Bank of Mercer Org. 1899 Closed between 1906 and 1919.

MERWIN

Bank of Merwin Org. 1895 Still operating in 1919.

MEXICO

Farmers & Traders Bank Org. 1873 (others say 1870). Closed 1876.
Suceeded by Mexico Exchange Bank.
First National Bank Org. 1883 Still operating today. N
Suceeded Mexico Exchange Bank.
Mexico City Warrants. The city issued scrip in 1873. S
Mexico Exchange Bank Org. 1876 Closed 1883
Suceeded Farmers & Traders Bank. Suceeded by First National Bank.
Mexico National Savings Bank Org. 1867 Chartered 1870.
Sucessor to A. R. Ringo Bank. Title changed about 1874 to:
Mexico Savings Bank Org. about 1874 Became Commerce Bank in 1970; still operating today. Title was shortened to eliminate word " national ". Absorbed Citizens Bank of Benton City in 1937.
Mexico Southern Bank Org. 1867 chartered 1869. Closed 1889. C
Suceeded by Southern Bank of Mexico.
A. R. Ringo Bank Org. 1861 Closed 1867.
Suceeded by Mexico National Savings Bank.
Southern Bank of Mexico Org. 1889 Closed 1930.
Sucessor to Mexico Southern Bank.

MIAMI

W. S. Brown & Company Bank Operating in 1861.
James H.Eakin Bank Org. 1870 Closed by 1876.
Sucessor to Eakin, Cordell & Company Bank.
Eakin, Cordell & Company Bank Org. 1870 Closed 1870.
Suceeded by J. H. Eakin Bank.
Eakin & Hamner Bank Org. 1869 Closed 1874.
Suceeded by Miami Savings Bank.
Miami Savings Bank Org. 1874 Still operating in 1919.
Sucessor to Eakin & Hamner Bank.

MIDCO

Midco Mercantile Company Company store in this mining town issued trade coupons about 1920. S

MIDDLETOWN

Bank of Middletown Org. 1889 Still operating today.
Middleton (sic) Bank Org. 1883 Closed before 1890.

MILAN

Citizens International Bank Org. 1899 Still operating 1919.
First National Bank Org. 1884 Still operating today. N
Hatfield, Knight & Company Bank same as Locust Valley Bank
Hatfield, Knight & McCullough Bank same as preceeding
J. M. Hurley & Company Bank Org. 1875 Closed 1876.
Suceeded by Locust Valley Bank.
International Bank same as Citizens International Bank
Locust Valley Bank Org. 1876 Closed between 1890 and 1895.
Suceeded J. M. Hurley & Company Bank. Also known as
(and owned by) Hatfield, Knight, McCullough (1877) and
Hatfield, Knight & Company (1877-1890).
Sullivan County Bank Org. 1891 Still operating in 1919.
Union Bank of Missouri (branch) Authorized March 1859
Opened May 1860 Closed 1865 or 1866.

MILTON

W. T. Snell Bank Operating in 1867 and 1868.

MISSOURI CITY

Missouri City Savings Bank Org. 1869 Closed 1885.
Norton Banking Company Org. 1896 Closed between 1906 and 1919.
Probably became Missouri City Banking Company.
Norton Brothers Bank Org. 1885 Closed 1896.
Suceeded by Norton Banking Company.

MOBERLY

Avery & Woolfolk Bank Org. 1875 Closed 1881.
Title changed 1877 to Avery, Woolfolk & Company.
Suceeded by Exchange Bank.
Bank of Moberly Org. 1895 Still operating in 1919.
Suceeded First National Bank.
Citizens Savings Bank Org. Aug. 1897 Closed Nov. 1897.
City of Moberly scrip. issued scrip in 1873. S
Exchange Bank Org. 1882 Closed 1893.
Suceeded Avery, Woolfolk & Company Bank.
Farmers Savings Bank Chartered 1870 Not listed 1876.
First National Bank Org. 1889 Closed 1895. N
Suceeded Randolph Bank. Suceeded by Bank of Moberly.
Mechanics Savings Bank Org. 1872 Suceeded by Mechanics P
Bank & Trust Company (still operating) sometime after 1919.
Moberly Bank Org. 1870 Closed 1873.
Moberly Gas Light & Coke Company issued scrip in 1875 S
National Savings Bank Chartered 1872 Not listed 1876.
Randolph (County) Bank Org. 1882 Closed 1889
Suceeded by First National Bank.

MOKANE

Farmers Bank Org. 1897 Still operating 1922. C

MONETT

Bank of Monett Org. 1888 Closed Oct. 1895; reopened and closed again in December 1896.
Commercial Bank of Monett Org. 1893 Closed 1901. C
Suceeded by First National Bank.

MONROE CITY

Farmers & Merchants Bank Org. 1887 Still operating in 1919.
Monroe City Bank Org. 1875 Still operating today. C

MONTGOMERY CITY

Citizens Bank of Montgomery County Org. 1891 Closed 1893.
Merged with Farmers & Traders Bank to form Union Savings Bank.
Farmers & Traders Bank Org. 1884 Closed 1893.
International Savings Bank Org. ? Merged into Montgomery County Bank in 1874.
Montgomery County Bank Org. 1873 Still operating today. C
Absorbed International Savings Bank.
National Savings Bank Org. 1871 Closed before 1876.
Same as International Savings Bank ?
Union Savings Bank Org. 1893 Closed 1918 C
Created by merger of Farmers & Traders Bank and Citizens Bank. Suceeded by First National Bank.

MONTICELLO

Monticello Savings Bank Org. 1869 Closed in 1904.
Suceeded by Monticello Trust Company.

MONTROSE

Bank of Montrose Org. 1886 Closed 1899.
Suceeded H. S. Marvin & Company Bank.
H. S. Marvin & Company Bank Org. 1882 Closed 1886.
Suceeded by Bank of Montrose.
Montrose Savings Bank Org. 1895 Still operating today.

MORLEY

Scott County Bank — Org. 1891 — Still operating in 1919.

MORRISVILLE

Morrisville Bank — Org. 1895 — Closed 1898.

MOUND CITY

Bank of Mound City — Org. 1889 — Still operating in 1919.
Exchange Bank — Org. 1895 — Still operating today.
Holt County Bank — Org. 1880 — Still operating in 1919.
Absorbed Mound City Bank in 1887.
Mound City Bank — Org. 1883 — Closed 1887.
Absorbed by Holt County Bank. Also known as Zook & Thomas Bank.
H. Thomas & Son Bank — same as Exchange Bank

MOUNT MORIAH

Bank of Mount Moriah — Org. 1898 — Still operating in 1919.

MOUNT VERNON

Farmers Bank — Org. 1890 — Still operating in 1919. T
Mount Vernon Bank — Org. 1886 — Still operating in 1919. C

MOUNTAIN GROVE

Citizens State Bank — Org. 1895 — Closed 1899
Mountain Grove Bank — Org. 1888 — Chartered 1890 Still open 1919.
Tri-County Land & Exchange Office — Operating in 1888; nature of business uncertain. Opened after 1881.

NELSON

Bank of Nelson — Org. 1896 — Closed between 1906 and 1919.
Suceeded G. L. Woodbridge Bank.
Nelson & Woodbridge Bank — Org. 1888 — then became:
G. L. Woodbridge Bank — Suceeded by Bank of Nelson in 1896.

NEOSHO

Bank of Neosho Org. 1884 Still operating today. C
Exchange Bank of St. Louis (branch) probably never opened
Farmers Bank of Missouri (branch) reportedly opened in 1861
Neosho Savings Bank Org. 1885 Still operating in 1919. C
Suceeded Newton County Bank
Newton County Bank Org. 1870 Closed 1885.
Suceeded by Neosho Savings Bank. Also known as Samstag & Stein Bank (1870-77) and W. H. Stein Bank (1877-1885).
Roberts & Ellis scrip. Issued scrip in 1862. Nature of their business unknown. Payable in Confederate notes. S
Samstag & Stein Bank same as Newton County Bank
W. H. Stein Bank same as Newton County Bank
R. O. Stockton scrip. Issued chits for paying strawberry pickers. S

NEVADA

Bank of Nevada Org. 1889 Closed between 1906 and 1919.
Citizens Bank of Nevada Org. 1883 Closed 1891.
Conkling Brothers Bank Org. 1880 Closed 1896.
This bank also owned the Bank of Bronaugh; the Bank of Sheldon; and the Bank of Richards -- all of which were also closed in 1896 by order of the state banking department.
Farm & Home Savings & Loan Association Org. 1893 stock
Still operating today. Has branches all over state.
First National Bank Org. 1889 Still operating today. N P
Paul F. Thornton & Company Bank Org. 1869 Closed 1881.
Suceeded by Thornton Banking Company.
Thornton Banking Company Org. 1881 Closed 1909.
Suceeded by Thornton National Bank. Sucessor to Paul F. Thornton & Company Bank. Said to have absorbed Salmon & Company Bank of Clinton, Missouri.
Thornton, Salmon & Company Bank Org. 1869 Became Paul F. Thornton & Company Bank.
Vernon County Bank Org. between 1877 and 1880. Closed before 1890.

NEW CAMBRIA

New Cambria State Bank Org. 1892 Still operating 1919.

NEW CASTLE

First National Bank reported in 1869 but highly unlikely.

NEW CONCEPTION

Bank of Conception Reportedly operating in 1900, but not listed in 1895 or 1906 directories.

NEW FLORENCE

New Florence Bank Org. 1889 Still operating in 1919.

NEW FRANKLIN

Bank of New Franklin Org. 1890 Still operating 1919.
Citizens Bank Org. 1892 Still operating in 1927.

NEW HAMPTON

Farmers Bank Org. 1892 Still operating in 1919. C

NEW HAVEN

Bank of New Haven Org. 1890 Still operating in 1919.

NEW LONDON

Bank of New London Org. 1894 Still operating in 1919.
Ralls County Bank Org. 1877 Still operating in 1919.

NEW MADRID

Bank of Commerce (of St. Louis) (branch) never opened
New Madrid Banking Company Org. 1890 Closed between 1906 and 1919.
Peoples Bank Org. 1892 Closed between 1899 and 1906.

NEW MARKET

Bank of New Market Org. 1890 Closed 1896 by the state.
George W. Field listed as an exchange broker in 1856

NEWARK

G. G. Morris Bank Org. 1882 or 1883 Still operating 1919
but title changed to Morris Bank sometime after 1906.
Newark Savings Bank Org. 1875 Closed 1880.

NEWTON (or NEWTOWN)

Bank of Newton Org. 1889 Still operating in 1906.

NIANGUA

Bank of Niangua — A ficticious operation run by outlaws in Pulaski or Camden county. The outlaws were counterfeiting both coin and papermoney but it is unlikely that they used the name " Bank of Niangua ". The operation began about 1833 and was finally put down in 1841 by a vigilante group known as the Slickers.

Bank of Niangua — Org. 1892 — Closed 1897.

NORBORNE

Bank of Norborne (first)	Org. 1881	Closed 1885.	C
Bank of Norborne (second)	Org. 1891	Closed 1895.	P
Citizens Bank	Org. 1895	Still operating today.	
Farmers Bank	Org. 1881	Still operating in 1919.	P

NOVELTY

Novelty Savings Bank — Org. 1893 — Closed between 1895 and 1906.

OAK GROVE

Bank of Oak Grove — Org. 1883 — Still operating 1919.

ODESSA

Bank of Odessa (first)	Org. 1880	Closed 1889.		C
Suceeded by National Bank of Odessa.				
Bank of Odessa (second)	Org. 1898	Still operating today.		C
Suceeded National Bank of Odessa.				
Farmers Bank	Org. 1883	Still operating in 1919.		C
National Bank of Odessa	Org. 1889	Closed 1898.	N	C
Suceeded and suceeded by Bank of Odessa.				

OLEAN

Miller County Exchange Bank — Org. 1889 — Still operating in 1919.

OREGON

Citizens Bank — Org. 1890 — Still operating today.

Montgomery & Roecker Banking Company — Org. 1871 — Closed between 1898 and 1906. Before 1877, known as Montgomery & Norman (probably original name) and Montgomery & Morgan.

Zook & Roecker Bank — Org. ? — Probably sucessor to Montgomery & Roecker, but not listed till after 1895.

ORONOGO

Bank of Oronogo (first) Org. 1891 Closed 1895
Also known as Bonsal, Buehner & Arnold Bank.
State Bank Org. 1899 Closed before 1906.

ORRICK

Citizens Exchange Bank Org. 1890 Still operating in 1919.
Farmers Bank Org. 1889 Closed 1895

OSBORN

Bank of Osborn Org. 1883 Chartered 1886 Still operating now.

OSCEOLA

Bank of Osceola Org. 1886 Closed between 1890 and 1895.
County of St. Clair scrip. Issued scrip in 1873. S
Hostetter Brothers Bank same as Osceola Savings Bank (second)
Johnson-Lucas Banking Company Org. 1896 Still operating 1919.
Sucessor to Kansas City Trust Company. Absorbed State Bank of Osceola in 1896.
Kansas City Trust Company Org. 1894 Closed 1896.
Suceeded by Johnson-Lucas Banking Company.
Mechanics Bank of St. Louis (branch) Reported, but doubtful.
Merchants Bank of St. Louis (branch) Org. 1858 Closed 1863.
Osceola Savings Bank (first) Org. 1872 Closed 1879.
Absorbed by St. Clair County Bank
Osceola Savings Bank (second) Org. 1877 (or earlier) Closed before 1881. Also known as Hostetter Brothers Bank.
St. Clair County Bank Org. 1870 Closed between 1890 and 1895.
Absorbed Osceola Savings Bank (first) in 1879. In 1890 this bank applied for a national charter but did not receive it.
St. Clair County National Loan Bank Chartered 1873. Probably same as St. Clair County Bank.
State Bank of Osceola Org. 1894 Closed 1896.
Absorbed by Johnson-Lucas Banking Company.

OSGOOD

Osgood Banking Company Org. 1898 Still operating in 1919.

OTTERVILLE

Bank of Otterville Org. 1894 Closed 1971. C
Suceeded by Citizens Bank (still operating today)

OZARK

Bank of Ozark Org. 1896 Still operating in 1919.
Christian County Bank Org. 1886 Still operating in 1919.
Christian County Savings Bank Chartered 1885. Probably same as preceeding.

OZARK IRON WORKS

Ozark Iron Company Store scrip. Issued scrip in 1874. S
Company organized 1873 by owners of Meramec Iron Works (St. James) but both companies failed as result of depression of 1873. Town was about ten miles west of Rolla on the Atlantic & Pacific Railroad.

THE REVENUE CORNER

TOO LATE

The May 1979 issue of American Revenuer has an article by CCRT member Joe Einstein on five items (checks) that arrived too late to be included in his new book on revenue stamped paper (imprinted revenues -- RN's and RN FAC's). Three of the checks are illustrated in the paper. All three are specimens with Type B imprints (eagle in lozenge); one on the Fulton National Bank of New York, one on the Mechanics Bank of Brooklyn, and one on the American Exchange National Bank of New York. All three were printed by American Phototype Company. The other two checks have E4 type RN's (rectangular Franklin) with breaks in the lower corners. One of the checks was issued by the First National Bank, Norwich, Connecticut and was used January 17, 1872. The other check was used by Lunt, Preston & Kean, Bankers at Oregon, Illinois on February 12, 1872. According to the check, Lunt, Preston & Kean were doing business in the Masonic building at the corner of Randolph and Halsted streets in Chicago. This check was printed by Western Engraving Company of Chicago and provides evidence that Lunt, Preston & Kean were the predecessors to Preston & Kean of Chicago who used the Type O2 (two cent coin) RN on their checks printed by Rand McNally Company of Chicago.

ELEPHANTS !

The October 1979 issue of American Revenuer has an RN FAC update by Joe Einstein. The latest discovery is a check on the First National Bank of Pueblo, Colorado with an orange elephant in the center, inscribed HOUSE. Seemingly, the check advertises the Elephant House, whatever that may have been. At the left end of the check is printed the name of the firm which used it, the Arkansas Valley Land & Cattle Company. What they had to do with the Elephant House is also unknown. The check was used in 1885. This brings to mind a western I saw on TV awhile back in which Raymond Burr played a bad guy named Jocco who ran a saloon called the Elephant House. Was there really an old saloon called the Elephant House ?

PRICES !!

If you haven't seen the 1980 edition of Scott's U.S. Specialized Catalog, prepare yourself for a shock. The prices listed for revenue imprinted stamps have soared to dizzying heights. Quite a number of them are in the $20 to $100 range.

POSSIBLE FAC

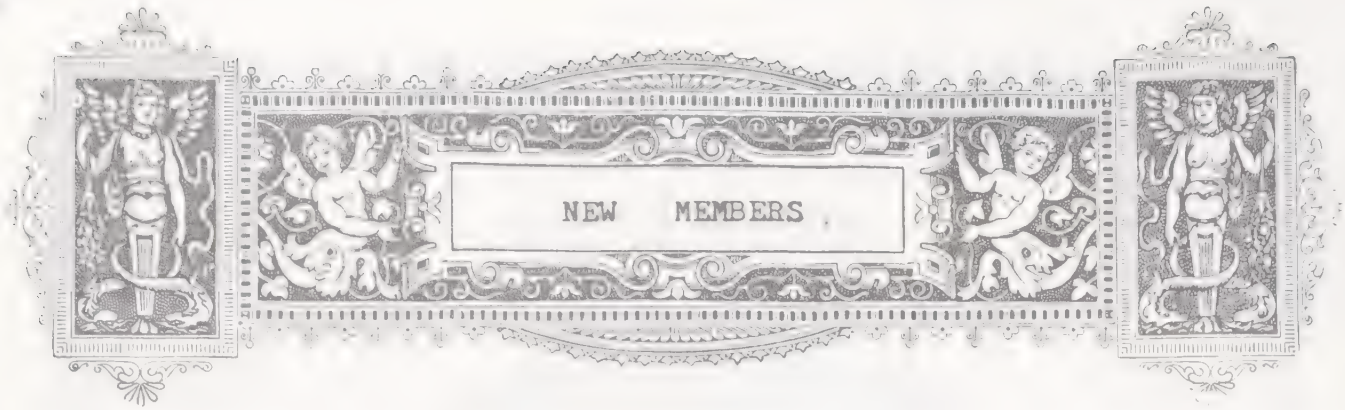
In the RN FAC summary of the new RN Handbook, mantion was made of a check on the First National Bank of Douglas, Wyoming printed by John Morris Company of Chicago. At that time, it was stated that the check had not been seen. Now, thanks to CCRT member Joseph Einstein, we can illustrate the elusive check. The design is a sort of a shield set on a circle, and is orange in color. The shield is inscribed: PAID IN CAPITAL $75,000, and has sharp points at the top and bottom and at the top corners, and rounded lower corners.

The check is dated May 10, 1890 which is rather late for a FAC, but the printed year on the check is 188-. The number of the check is rather high (#394); if the writer of the check, J. B. Adams, didn't use many checks, then they may have been printed in the 1883-1884 period when most RN FAC's were made.

The cancellation rubber stamped over the FAC reads: FIRST NATL BANK DOUGLAS, WYO. TER. Interestingly, Wyoming became a state two months to the day after this check was written.

RN DISCOVERY

A midwestern collector reports the rediscovery of an H Type (eagle on rock) RN in yellow. This variety was reported years ago by Sterling and Henkels but was dropped from Scott when one could not be produced. The discovery check is on the National Broadway Bank of New York, dated January 22, 1869, and was printed by Brower Brothers Stationers of New York. The face is printed in a deep, rich blue. To date, this is the only known example of this variety.



762 Sanford J. Mock
513 N. Linden Drive
Beverly Hills, California 90210

763 P. R. Sweeny
Box 667
Vincennes, Indiana 47591

764 Jeffrey Viola
140 State Street
Hackensack, New Jersey 07601

765 P. G. Moulton
Box 828
Bonita, California 92002

766 Mary Crutcher
2909 South Hills Avenue
Fort Worth, Texas 76109

767 Kenneth Moores
1100 9th Avenue
Seattle, Washington 98111

768 W. E. Anderson
108 E. 13th
Sand Springs, Oklahoma 74063

769 G. James Nelson
2247 Babcock Blvd.
Pittsburgh, Pennsylvania 15237

770 Joe Spira
Box 886
Solana Beach, California 92075

771 Forest Markowitz
7 Stuyvesant Oval #4H
New York, New York 10009

772 Richard Emery
Box 1099 Hemlock Farms
Hawley, Pennsylvania 18428

773 Robert Kluge
Box 155
Roselle Park, New Jersey 07204

774 Thomas Midgley
740 Naramata Road RR. 1
Penticton, British Columbia
CANADA V2A 6J6

775 Jonathon Bulkley
1154 Clement Street
San Francisco, California 94118

776 Robert Brubaker
19208 Drumridge Circle
Gaithersburg, Maryland 20760

777 Bruce Dole
13000 Lilbourne Court
St. Louis, Missouri 63141

778 Charles Steindecker
262 Central Park West
New York, New York 10024

779 Russell Christensen
4 May Street
Humboldt, Iowa 50548

780 Dale Johns
Box 89 RR. 2
Sioux Rapids, Iowa 50585

781 Tom Conklin
Box 440
Rutherford, New Jersey 07070

782 Don J. Gall
4440 Oakwood
Melvindale, Michigan 48122

783 Walter Steinberg
301 E. 95th Street #1B
New York, New York 10028

784 Ronald Hough
454 Gray Avenue
Yuba City, California 95991

785 Brian Robbins
4829 E. Poinsettia
Scottsdale, Arizona 85254

786 Lowell Myers
1060 W. North Shore
Chicago, Illinois 60626

787 Jan Brunn
5831 Willow Oak
Houston, Texas 77092

788 Dennis Schock
1923 Hartley Street
Lincoln, Nebraska 68521

789 David Beach
Box 803
Pratt, Kansas 67124

790 Herbert Black
954 Oak Ridge Avenue
State College, Pennsylvania 16801

791 Jack Curry
Box 7395
Jersey City, New Jersey 07307

792 Michael Turrini
205 Alvarado
Callejo, California 94590

CHECK COLLECTORS ROUND TABLE, INC.
SUPPLEMENTAL ROSTER - JANUARY 1, 1980

NEW MEMBERS

793 ALAN GATES
213 Ferhan Lane
North Babylon, New York 11703
8-Historical bank documents, 10-Vignettes 13-Printing History, 16-Autographs, 24-Banknotes, 25-U.S.A.

794 HANS SCHUSTER
"Certificates"
Box 298
Cross River, New York 10518
#1-29 - ALL AREAS

795 D.R. Crawford
Box 1369/ 411 Alesio Avenue
Coral Gables, Florida 33134
1-Checks, 7-Travellers checks, 10-Vignettes, 14-Stock and bond certificates, 19-Railroad

796 GEORGE LaBARRE
Box 27
Hudson, New Hampshire 03051
1-29 - ALL AREAS
14-Special interest in stock & bond certificates

797 Declan Troy
24 Beechmont Place
New Rochelle, New York 10804
16-Autographs, 20-Credit Cards, 24-Banknotes

798 John I. Repa
R.D. # 1, Rte. 435
Gouldsboro, Pennsylvania 18424
1-Checks-general, 8-Historical banking documents, 10-Vignettes, 14-Stock and bond certificates, 17-Revenue stamped documents, 22-Ration books and documents, 24-Bank notes, currency

799 LOUIS LEURIG
319 Timberlane
Avon Lake, Ohio 44012

RECENT ADDRESS CHANGES

59 JAMES S. REYNOLDS
6877 Calle Cerca
Tucson, Arizona 85715 1

471 FRED SCHWAN
Box OF
Pacific Grove, California 93950

676 KRIS S. JACOBS
18 East Orlando Court
Chula Vista, California 92011

SUPPLEMENTAL

FOREIGN MEMBERSHIP ROSTER * Indicates address change Jan 1, 1980

165 LIBRARY, ROYAL ACADEMY OF LETTERS, HISTORY AND ANTIQUITIES, Storgatan 41, 114 84, Stockholm, Sweden
204 KUPA, DR. MIHALY, Maros Utca, 44/B.l.l, Budapest, Hungary
*209 KEABLE, DAVID, 69 Elmfield Way, Sanderstead, Surrey, U.K.
*256 HALES, ANTONY R., Hartest Villa, Beehive Lane, Galleywood, Essex CM2 8RL, England
*289 WAYLING, RUSSELL, 40 Grover Ct., Loampit Hill SE 13, 7ST, London, England UK
*325 WAJZNER, JOHN, 22 Kew Road, Birdale, Southport, Lancashire, England
330 LAWRENCE, JIMMIE N., P.O. Box 8113, Johannesburg, TVL, Republic of South Africa
*508 NARBETH, COLIN, Stanley Gibbons Currency, Ltd., 395 Strand, London, WC2R OLX England
*509 BERESINER, YASHA L., Box 70, London, N3 3QQ, England
512 JUNGE, EWALD, 31 Seymour Walk, London, SW10, England
524 CONNARD, MARTIN, 26 Bankfield Lane, Southport, England
525 BOUCHER, J.F. (Mr.), 72 Avenue de Suffre, Paris, France 75015
526 PAINE, K. (Mr.), The Crowsnest, 28 Kings Walk, Shoreham Beach, Sussex BN4 5LG England
527 PLISKIN, P. (Mr.), 48 Chigwell Road, Bournemouth, Hants, England
528 LEGGETT, PETER, 33B Church Street, Southp rt, Lancashire, England
529 WOOD, S.A. (Mr.), c/o Barclays Bank of Nigeria Ltd., Bank Road, Kano, Nigeria
520 CLARK, R.C. (Mr.), 19 Fernhill Drive, Holly Walk, Leamington Spa, Warwicks, CV32 4JX, England
531 GASKELL, WILLIAM G., 68 Thornton Avenue, Macclefield, Cheshire, England
532 BARBEDETTE, JEAN (Mr.), 5 Rue Nicolet, Paris, France 75018
534 JONES, WILLIAM TERRENCE, 42 Edward Street, Pant, Dowlais, Merthyr Tydfil, Mid Glamorganshire, CF48 2BD, England
535 JACKSON, CONOR, Ulvsatersvagen 4A, 19145 Sollentuna, Sweden

RECENT MEMBERS:

538 ISLER, THEODOR, Edisonstrasse 10, CH-8050 Zurich, 01-48 30 97, Switzerland
539 MILLS, BRIAN, 56 The Avenue Tadworth, Surrey KT20 SDE, England (Secretary, The Bond and Share Society)
540 NOBLE, MRS. MARGARET, Stanley Gibbons Currency, Ltd., 395 Strand, London WC2R England
541 ERICSON, STEN, Clubex, Fack 25, Stockholm, S-10432, Sweden
542 KUHLMANN, BILL, Seilerstr 15/17, 3000 Hannover 1, West Germany
543 PRICE, E.H.M., MA (Cantab), "Ranelagh", So. Russell Road, Moorpark, North Middlesex, HA 6 2LR, England
544 SMALL, RICHARD GRENVILLE, Sienne Duggins Lane, Tile Hill Village, Coventry, W. Midlands, CV4 9GP, England
545 GLASEMANN, GEORGE, Rulantweg 17, 2000 Hamburg 50, West Germany

THE CLEARINGHOUSE

The purpose of this section of the Check List is to enable our members to buy, sell or exchange checks, stock certificates and related items in order to expand your collection or help someone else to expand his. These ads are **FREE**. However, members are asked to submit new ads from time to time; some of the ads here have not been changed in years! Ads should be sent to the editor at P.O. Box 7201, Ft. Wayne, IN. 46807.

WANTED: Missouri Banking Material; Banknotes, scrip, checks, drafts, bank tokens & medals, postcards showing bank buildings, bank reports and bank directories. Will pay cash or trade for items needed for my collection. I have 20,000 checks from all over the country to trade. Bruce Smith, Box 7201, Ft.Wayne, IN 46807

Buy, Sell, And Trade old bonds, stocks, deeds, wills, and historic paper. Set of three unclipped foreign government bond coupons, $5. Set of tree from different governments, $5. These genuine 3-color or 4-color dishonored coupons are minature gov't checks, engraved & beautifully printed with vignette, payable to bearer. If "payable in gold" or "in gold coin", $7.50. SASE appreciated. H.P. Beck, 523 West 121 ST. New York, N.Y. 10027.

WANTED: Old Philadelphia material; Books, pamphlets, documents, checks, newspapers, etc.. Lee Shugar, 618 Colebrook Rd. Philadelphia, Pa. 19115.

WANTED: Pre-1910 checks, One or 10,000. Also stocks and bonds of all periods, canal and steamboat paper. Paying $5 each for single checks used during the Civil War in the South. Neil Sowards; 548 Home Ave.; Ft.Wayne,Ind.46807

WANTED: Checks and State Bank Notes of Massachusetts and New Hampshire before 1900, especially vignetted checks. Also scrip and college currency. Also want Bank tokens (any state), counterfeit detectors, books on banking histories. Will buy, sell, or trade. J.F.Stone; Box 125; Milford, N.H.03055

TRADE: Have early Wells Fargo's, variety of super nice Western checks and drafts. Have extra Hershfield & early Colorado drafts, checks, trade tokens, etc: Prefer early Colorado, Kansas, and Utah. (Will consider all other Western states) SASE appreciated. Don Havens; 5125 West Alameda; Denver, Colorado 80219

WANTED: Pre-1900 checks and bank items from Elbert County, Colorado. Will buy. Tess Harris; Box 127; Agate, Colorado 80101

SALE OR TRADE: New Jersey Millville National Bank 1879-1883 with R152 stamp. Asking $1 each or will trade for other New Jersey checks needed. HMC Robert Mitchell; AFRRIDNA; Bethesda, MD 20014

WANTED: College and educational notes and checks, plus books on banking in New York State. When writing, please quote price and condition. John Glynn; 58 Nevilles Court; Dollis Hill Lane; London N.W.2, England

TRADE: Trade my checks on the First National Bank of Corvallis, Oregon for any 1907 Cashier's checks payable to bearer with the inscription "payable only through the Clearinghouse". First five replies will receive two checks - one dated 1897 and an 1899 counter check, other checks dated up to 1905. Ton Sheehan; Box 14; Seattle, Wash. 98111

UTAH ITEM: Swap or sell ($3.15) BAMBERGER RAILROAD COMPANY stock certificates, Salt Lake's defunct Ogden interurban. Issued, no vignette. Route map included. Also buy and swap RR and mining stocks, Poor's, Moody's RR. Bob Greenawalt 9239 DeAdalena, Rosemead, California 91770

TRADE: Canadian coins and paper currency to trade for western checks pre-1880 Lists exchanged, also wanted Alaska checks. George Story,Sr.; 1920 North West 12; Oklahoma City,OK 73106

WANTED: Stocks, bonds, checks, stereo views, postcards, anything old made of paper. Also have paper items for sale. Ron Haglund; Box 294; Naperville, Ill. 60540

WANTED: Checks and other financial documents relating to military operations, especially of the United States, World War II to date. Included are military banking facilities checks currently in use. Also wanted ---- Information pertaining to all of the above. Fred Schwan; Box 138; Portage, Ohio 43451

WANTED: Maryland checks, stocks, bonds, lottery tickets, colonial, obsolete, and National currency. Also advertising currency, cards, mirrors, etc: of medical, dental, Temperance, Red Cross interest. Will buy or trade. Leonard M. Rothstein; 2503 Velvet Valley Way; Owings Mills,MD 21117

WANTED: Playing card revenue stamps used on bank checks. Also higher denominations of revenue stamps on certificates, notes, etc: as well as offbeat paper. I seek printed cancellations on 19th century revenue stamps. Have a lot of early checks, mostly unused, to trade. SASE brings list. Also wanted are business cards prior to 1890. Reid Brandon; Box 1011; Oakland, CA 94604

WANTED: Political checks. Checks with political committee "logo" imprinted or stamped. Also political contribution checks wanted. Send detailed description and asking price. Member CCRT, APIC, APPA. Samuel Shelist, 1632 South Blvd., Evanston, Illinois 60202

WANTED: Will buy or trade for Florida checks and bank documents... have a great deal of trading material. Pat V. Provenza; 203 Zoratoa Ave.; St. Augustine, Florida 32084

WANTED: Pennsylvania banking material such as checks, National currency, Obsolete notes, bank history books and bank directories. Also tokens and medals. Especially anything of Lancaster, Pa. M.Miller, Box 332, Landisville, Pennsylvania 17538

SALE: India 19th century bills of exchange-onprinted revenue stamped paper of small size with portrait of Queen Victoria-paper watermarked. Y.Ahuja; 1950 Kennedy Road, Apt. 914; Scarborough, Ontario M1P 4S9 Canada

WANTED: U.S. Postal Note material, Series 1883-94 and Series 1945-51. Please write describing material available for offer. J.E. Noll; Box 16392, Irvine, California 92713

WANTED: Virginia Banking material such as checks, National currency, obsolete notes. Also Virginia tokens. Elvin B. Miller, Box 1133, Leesburg, VA 22075

WANTED: Missouri banking material, including National currency, checks, obsolete notes and others from St. Louis, Maplewood, Clayton, Manchester, Carondelet, and St. Charles. Ronald Horstman, Rte. 2, Gerald, MO 63037

WANTED: U.S. Government, Treasury checks. (Treasurer or Ass't Treasurer of the U.S.)...also U.S. Postal Money Orders. Larry Adams, 969 Park Circle, Boone, Iowa 50036

WANTED: Early Dakota material: checks, Nationals, covers, cards, documents, stock certificates, tokens, etc: Dr. D.E. Brick, 300 West 4th Ave. Mitchell, S.D. 57301

WANTED: Reply coupons and Postal Money Orders from all countries and of all kinds. Dr. Allan Hauck, Box 176, Kenosha, WIS 53141

WANTED: Want to buy all stock and bond certificates, large quantities or singles. Especially Railroads, Automobiles, Mining. Urgent need for early items. Please write. Ken Prag; Box 431; Hawthorne, CA 90254

SALE: Checks- RM's-RN's pre-1800 through 19th century. Write for free monthly lists. Edward J. Craig, Box 509, Oyster Bay, N.Y. 11771

WANTED: Will buy or trade Nevada material; checks, stock certificates, paper items, and tokens. William J. Metscher, Box664, Tonopah, Nevada 89049

WANTED: Checks, drafts, etc: containing a picture of Santa Claus or of a telephone; leads as to where one or both of these may be obtained would be appreciated. Joseph E. Seiter, 2117 Winchester Dr., Indianapolis, Ind. 46227

WANTED: Personal checks of famous people bearing adhesive revenue stamps or on revenue stamped paper. Henry Tolman,II; Box 603, Orange, Conn. 06477

SALE OR TRADE: Send U.S. Commemorative stamps...$1 in mint stamps brings four old U.S. checks. Dale M. Walters, 811 Stone Rd. Lexington, Kentucky 40503

SELL OR TRADE: Several hundred American and European Bank Histories. Am interested in American, Canadian, and Scottish Banknotes; also Scottish cheques. John Cormack; 32 Lincoln Ave.; Little Lever, Bolton, Lancashire BL3 1HE, England

WANTED: Checks, drafts, etc; on Donahoe, Ralston, and Co. - Fretz and Ralston - and Garrison Morgan, Fretz and Ralston, all of San Francisco. Harmon M. Weeks; Box 623; New Rockford, ND. 58356

WANTED: Documents franked with 19th century U.S. adhesive revenues. Michael Mahler; 3100 Sawtelle Blvd. #2; W. Los Angeles, CA 90066

WANTED: Buying old Cincinnati material: Obsolete notes, fiscal paper, post cards, books and banking histories, etc: Robert Flaig; 1652 Pinebluff Lane; Cincinnati, Ohio 45230

WANTED: Needed to complete my collection of cancelled checks, in the following amounts: 1¢, 2¢, 4¢, 6¢, and 12¢. Also checks from U.S. Territories Herman L. Boraker; Box 204; Rocky Ford, CO 81067

WANTED: Directories before 1935, Comptroller Reports, postcards of old banks (interior and exterior views), bank commemorative booklets and bank history books. John Hickman; Box 260; Des Moines, Iowa 50301

WANTED: Checks from any bank or business with "HEALD" as part of the name, or with any signer or payee named "HEALD". William R. Heald; 2018 Palm Ave.; Sanger, CA 93657

WANTED: Information about watermarked checks in your collection. Please contact me with what you have; I'll exchange information on what I have so far and on what I still need. Your contirbutions to this research project will be very much appreciated. Raymond H. Rathjen; 4047 Graham St.; Pleasanton, CA 94566

WANTED: U.S. Loan Office Certificates from 1770s to 1790s. Please describe and price. Bill Anderson; 16 Pickwick Drive; Commack, N.Y. 11725

WANTED: Checks and other material related to banks of Sacramento, CA and of Colorado, especially Las Animas. Please send description and price. David Thompson; Box 429; McLean, VA 22101

WANTED: Iowa bank checks, drafts, certificates of deposit, etc: Check or draft from any state with vignettes. Larry Adams; 969 Park Circle; Boone,Iowa 50036

WANTED: Clearinghouse certificates and scrip, checks payable only through a clearinghouse (any state), and older checks on banks now closed or merged in Washington State. Will trade other checks or buy. T.W. Sheehan;Box 14; Seattle, WA 98111

TRADE: Want bank bags, deposit slips, modern checks or bank envelopes with bank name imprinted. Will trade 100 checks at one time. Joe Vaughn; 912 N.Washington; Liberal, Kansas 67901

WANTED: Old postmarks, especially July 1, 1971, from Washington, Oregon, Kansas, Nevada, Utah, Rhode Island, Indiana, and Iowa. Ebert Reiter,RFD 1,Canton,MO 63435

TRADE: Checks from my area for checks from your area. Mark J. Haley, Route 1, Box 179; Waseca, Minn. 56093

SELL OR TRADE: Territory checks of Arizona, New Mexico, Colorado, Idaho, Utah, Oklahoma, and Oklahoma Indian Territory. Approvals sent to members only. George Story, Sr.; 1920 North West 12; Oklahoma City, OK 73106

SELL: Attractive Bullion and Exchange Bank of Carson City, Nevada Cashier's checks, most used in 1893, to the Anglo-Californian Bank, Ltd. Pale yellow with black printing. Stubs re-attached. $3.75 each. Also Arkansas checks from 1890 to modern. Railroad union checks from Arkansas (North Little Rock) 1940-1965. Your choice, $1. Roland Burnham; P.O. Box 995; Santa Barbara, CA 93102

WANTED: Railroad Co. stock certificates or bonds wanted. Roger Kranich; 3902 Australian Court, West Palm Beach, FLA 33407

SELL: Modern paid English checks . Mixed banks, some used abroad. Sent sea-mail for $15 per 100 or $1 for six. Also used Honduras, Guatemala, $5 each sea-mail prepaid. For the Cinderella item man; passports from State of Thomond, State of Cuckfield, used items, also Citizen Certificate for Murkollen, all $10 sea-mail prepaid. Also passports for Ocenunis-made to order and valid, for $25. Brian Smith;20Becketts Way;Framfield,Uckfield, Sussex, England

TRADE: 1883-1884 checks with RN-G1b ("Stamp Redeemed") overprint, for any checks with RN's of other types cataloguing (Scott) $1 upwards. Equal Scott value trade. Also have many other fine checks and drafts to swap. Ken Gordon; Box 902; Spartanburg, SC 29304

WANTED: Stock certificates with famous people's signatures. Ed Mendlowitz; 43 Arden Road, Old Bridge, N.J. 08857

WANTED: English checks before 1930. Also English private bank notes, bank histories, etc: G.L. Grant; 19 Cyprus Gardens; London,N3, England

SELL: Canvas bank bags from any Federal Reserve Bank or major Indiana banks, $1 each. J.E.Frazier; R10,Box 157; Bloomington, Ind. 47401

WANTED: U.S. Postal Notes and Money Orders, also Reply coupons of all countries. Please write describing the material available for offer. J.E. Noll; P.O. Box 16392; Irvine, CA 92713

BUY, SELL, TRADE: Nevada paper - stocks, checks, etc: Also-have cleaned out my traders, have many Nevada stocks, checks, rare R.R. material for sale. Send for my list. W.J. Metscher; Box 664; Tonopah, Nev. 89049

WANTED: I collect all items printed by the E.A. Wright Bank Note Company. I will buy outright or trade, including multiples. Thanks. Fred Schwan; Box 157; Portage, Ohio 43451

WANTED: All items relating to Utah and the Mormons of any kind especially pre-1920. Same for American West. Bill Luetge; 3211 North 44th St. Milwaukee, WI 53216

TRADE: Will trade for North Carolina checks, obsolete bank notes and scrip. Especially need information on North Carolina TOKENS for future catalog I am compiling. Would appreciate rubbings or will consider buying and/or trading for N.C. tokens. Jerry Roughton; 2002 Carpenter St.; Greensboro, N.C. 27403

WANTED: Checks with vignettes of fire fighting apparatus, especially engines. Please send with price asked or describe and price inletter. J.F. Stone; Box 125; Milford, N.H. 03055

SELL: Checks of the Edison Botanic Research Corp. All filled and signed by Charles Edison, son of the inventor. Also signed personal checks of Edison's wife Mina. Single checks $6. each or pair for $10. Charles V. Kemp, 426 Riverbank St Wyandotte, MI 48192

WANTED; Credit cards and store charge cards. Will trade checks and stock certificates. Ken Hallenbeck, P.O.Box 15 Colorado Springs, CO 80901

WANTED: Any old paper items from Eureka Springs, Arkansas. Checks, stock certificates, stereoviews, etc. Also, any items pertaining to the St. Louis and North Arkansas Railway, The Eureka Springs Railway or the Missouri and North Arkansas Railway. Steve Chyrchel, Route 2, Box 352 Eureka Springs, Arkansas 72632.

MICHIGAN WANTED: Banknotes, scrip, drafts, checks, depression scrip, advertising, educational, bank postcards, bank tokens, etc. Lawrence Falater, Box 81 Allen, Mich. 49227

SELL: Ten different British checks total $1.30, or will exchange four checks for one of yours to me for one cent. I collect checks made payable to me for one cent which will never be cashed. I require at least one check of every different bank in your town or state. I offer stamps or postcards or other items in exchange. In my collection I have 735 checks of U.S. banks. Help me make it 2000. Can I add one of your checks to my special collection? I hope so, and how about the checks of your friends and relations. Please make all checks payable to John A.B. Cormack, and send them to me at 'Cathkin', Blair of Tynet, Buckie, AB5 2HH, Scotland.

WANTED: Checks, currency, books of finance and banking from New York and Massachusetts state, plus college and educational checks and currency. When writing please quote price and condition. John Glynn, 58 Nevilles Court, Dollis Hill Lane, London N,W,2, England.

SELL OR TRADE: Obsolete currency, pre-1900 checks, stocks. 9 page price list available. Interested in trades for transportation paper-railroads, canals, turnpikes, express, steamboat, bridges. Must be Pre-1900. Please send SASE. Sid Foster, 114 Sharene Lane #11, Walnut Creek, CA 94596.

SELL: Checks of the Edison Botanic Research Corporation dated 1928 and signed by Charles Edison (son of Thomas Edison, Secretary of the Navy under Roosevelt, and govenor of New Jersey). Personal checks signed by Mina Edison (wife of Thomas Edison). $3. each or 2 for $5. H. Bloch 8827 Southwick St. Fairfax, VA. 22031

WANTED: Pre 1800 checks. I will pay $50.00 for one pre 1800 check from each of the following banks. Or $200.00 for any five banks: Bank of Massachusetts (Boston); Bank of Maryland (Baltimore); Providence Bank (Providence, R.I.); New Hampshire Bank (Portsmouth, N.H.); Union Bank (New London, Conn.); Hartford Bank (Hartford Conn.); New Haven Bank (New Haven, Conn.); Essex Bank (Salem, Mass); Bank of South Carolina (Charlston, S.C.); Bank of Albany (Albany,N.Y.); Bank of Columbia (Hudson, N.Y.); Bank of Alexandria (Alexandria, VA); Bank of Columbia (Washington D.C.); Bank of Baltimore (Baltimore, MD); Bank of Nantucket (Nantucket, Mass.); Merrimak Bank (Newburyport, Mass); Bank of Rhode Island (Newport, R.I.); Bank of Delaware (Wilmington, Del); Bank of Norwich(Norwich Conn.); Manhattan Company (New York); Portland Bank (Portland, ME.); Bank of U.S. (Boston); Bank of U.S. (Charlston); Bank of U.S. (Norfolk).
Neil Sowards 548 Home Ave., Fort Wayne, IND. 46807.

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WANTED, for the museum of the American Numismatic Association, old checks and stock certificates for the museum collection. Also wanted, other financial documents and papers, check protectors, banking equipment, etc. These items wanted as donations to build up the ANA collection. A tax receipt can be issued to you for the value that you put on your donation. Just put a fair value on it. The ANA needs many items to build up its collection. Why not send in some of your duplicates? Ken Hallenbeck, Curator, P.O. Box 2366, Colorado Springs, Colorado, 80901.

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MOVING SOON?

Don't forget to let us know what your new mailing address will be. If your copies of the CHECK LIST are returned by the Postal Service, they may not reach us for as long as 3 to 4 MONTHS!

Please mail change of address to:
Larry Adams, Secretary
969 Park Circle
Boone, Iowa 50036

Name_____

Address_____

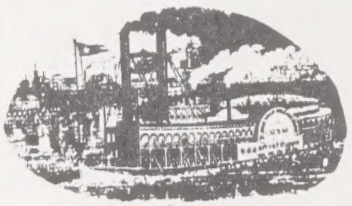
City_____

State_____ZIP_____

NOTICE!!

THIS WILL BE THE LAST TIME OLD ADS WILL APPEAR IN THE CLEARING HOUSE. From now on all ads must be changed or renewed at least once a year. The next issue of Check List Will contain fresh member ads. Please submit new ads now. The ads are FREE !!!

NEIL SOWARDS & BRUCE SMITH



WANTED

Pre 1800 U.S. CHECKS. Paying $15.00 each. (More for scarcer Banks.)

Pre 1850 Early Vignetted and Early Plain. Paying $1.00 to $5.00 each.

Grade ABQ CHECKS (Two Vignettes-steel engraving or high quality lithography) Paying $2.50 to $10 each.

Grade BV (Big Vignette - Pre-1900, good quality printing) Paying $1.00 to $3.00.

Southern CHECKS written in C.S.A. during the Civil War - Paying $5.00 to $10.00.

Territorial CHECKS -- $1.00 to $10.00 each.

Scarce Revenue Imprints -- Paying 50% to 100% fo Scott catalog price.

Stock Certificates and bonds of all kinds wanted.

CHECKS of less quality, wanted at fair price. Also steamboat paper, Canal paper and other interesting Paper Americana. What do you have??

Please write first on all of the above and send xerox and quanity available. There are some hoard items we have an adequate supply of but need all else. Give us a try.

Neil Sowards ** Bruce Smith
A-Z Coins and Stamps
Glenbrook Shopping Center
4201 Coldwater Road
Fort Wayne, Indiana 46805